

— SARASOTA LIFESTYLE —

SARASOTA HURRICANE SURVIVAL GUIDE

Straight-Talk Preparation Before, During & After the Storm

What Decades of Living Through Sarasota Hurricanes Have Taught Me
About Protecting Your Home, Preparing to Evacuate & Living Without Power

Mike Payne

SARASOTA LIFESTYLE

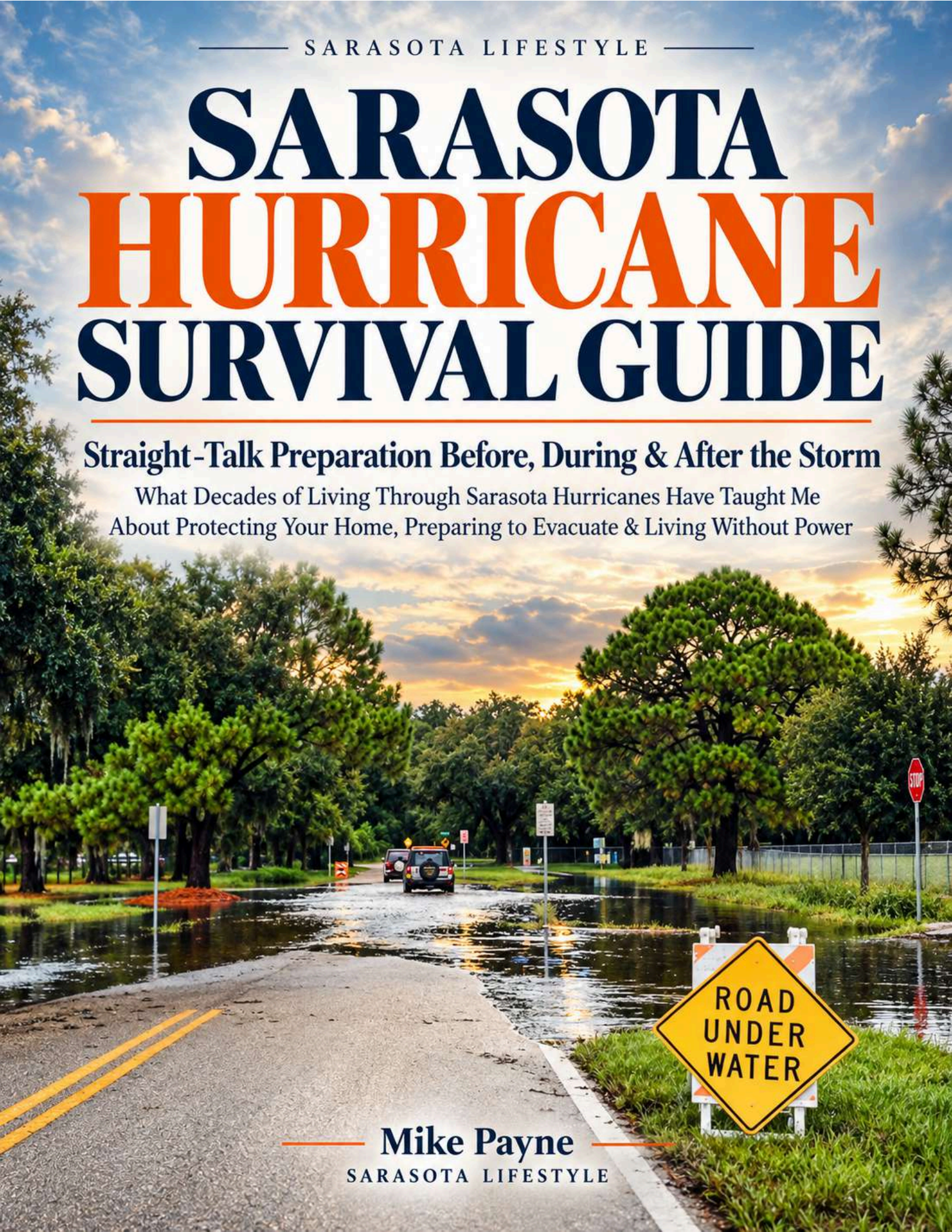


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Mike's Note

WHY I WROTE THIS GUIDE

A Lifetime in Sarasota — and a Front-Row Seat to Hurricanes

I moved to Sarasota in 1988, and hurricanes quickly became part of life. Over the years, I've experienced many storms, and each one has taught me something different about what really matters before, during and after a hurricane.

Hurricane Andrew in 1992 stunned all of us. Even a year or two later, my wife Barb and I drove through the Homestead area and we're still seeing mangled trees, topless pines and 3–4 story high piles of debris. It was on the other coast, far from our home, but it changed my perspective on a hurricane's potential devastation.

That cycle re-emerged with Hurricane Charley in 2004, followed by Hurricane Irma in 2017 — a massive storm larger than the state of Florida that tracked almost identical to the 1960 Hurricane Donna. A last-minute "wobble" spared Sarasota from more serious damage. But the scare was enough. In the months that followed, Sarasota endured a severe red tide episode. Tropical storms and hurricanes can churn Gulf waters, and when combined with heavy rainfall, runoff and sometimes sewage spills, they can worsen or prolong red tide once a bloom is nearshore.

Then came Hurricane Ian in 2022, which pummeled Ft. Myers with wind and storm surge, wiped out barrier islands and caused catastrophic damage. And finally, Hurricane Milton in 2024 — the most intense and destructive storm I've personally experienced in Sarasota.

Through all of these storms, I've learned an important truth: when you choose to live in Florida, you need a short memory for fear and dread — and a long memory for preparation. Last-minute desperation is not a lasting plan. Your nerves won't allow it.

This guide brings together what I've learned from living here, helping neighbors and clients, and doing a lot of research. It's a straight-talking, practical guide based on real Sarasota experience — from someone who has been through it, right here in our community.

I hope it helps you feel more informed, more prepared and a little more confident when the next storm threatens our area.

Thank you,

Mike Payne

Mike Payne
Sarasota Lifestyle



A Few Things I've Learned



Hurricanes are not new.

Florida has a long history of tropical storms and hurricanes.



Preparation makes a difference.

You can't control the storm, but you can control how well you prepare.



It's about people, not just property.

The emotional and physical toll is real, especially for those who stay.



Small steps add up.

You don't have to do everything, but the right preparations can save you a lot of stress.



We look out for each other.

Sarasota is a strong community, and neighbors help neighbors before, during and after a storm.

When you choose to live in Florida, you need a short memory for fear and dread — and a long memory for preparation.

PART ONE

BEFORE THE STORM

**Face the Fear. Evaluate the House.
Make the Decision.**

The best outcomes start before the storm. This section helps you take a step back, honestly assess your situation and get your home and plan in place. When you understand yourself, know your home and make clear decisions early, you can reduce risk, lower stress and feel more in control — no matter what the next hurricane brings.

01**Before You Prepare Your Supplies,
Prepare Yourself**

Understand your personality, emotional tolerance and situation.

02**Know Your Home Before a Storm Threatens**

Construction type, evacuation zone, flood risk and more.

03**Harden the Weak Points**

Practical upgrades that actually change the odds.

04**Stay or Evacuate?**

Make the decision before emotions take over.

05**When a Storm Is Coming: Your 72-Hour Plan**

What to do, what to buy, and how to avoid last-minute chaos.

“

When you choose to live in Florida, you need a short memory for fear and dread — and a long memory for preparation.

”

SECTION

01

Before You Prepare Your Supplies, Prepare Yourself

Understand your personality, emotional tolerance and situation.

Hurricane preparation starts long before the first cone appears on the forecast. The best decisions come when you're calm, informed and honest about what works for you and your family. Everyone's situation is different, and there isn't one "right" answer — only what's right for you.

This section helps you assess your comfort level, responsibilities and resources so you can create a plan that fits your life.

Know Yourself

Hurricanes affect people differently. Being honest about your personality and stress tolerance helps you make better decisions before the pressure builds.



Emotional Tolerance

How do you and your family handle stress, uncertainty and disruptions to normal routines?



Family & Pets

Children, elderly family members and pets often need extra planning and may influence your decision to stay or evacuate.



Support System

Do you have family, friends or neighbors who can help before, during or after the storm?



Health Needs

Consider medical conditions, power-dependent equipment and access to care if services are interrupted.

“

The best preparation is a clear plan made when you're calm — not when a storm is already at the door.

Key Takeaways



Self-awareness leads to better decisions. Know your limits and what your family needs to feel safe.



Every household is different. There's no universal answer — create a plan that fits your life.



Don't forget the little ones (or furry ones). Kids, older family members and pets often need extra planning.



Health needs matter. Consider medical conditions and power-dependent equipment early.



Talk it through. Have open conversations with everyone in your household now, while there's no pressure.

Ask Yourself

- ✓ How do I typically respond to high-stress situations?
- ✓ What would be hardest for me during a storm?
- ✓ Do I feel safer staying, or would I be more at ease evacuating?
- ✓ What resources do I need to feel prepared?
- ✓ What lessons have I learned from past storms?



Action Step



Take 10–15 minutes this week to discuss your hurricane plan with your household. Write down key decisions and any special needs so you're ready when the time comes.

SECTION

02

Know Your Home Before a Storm Threatens

Construction type, evacuation zone, flood risk and more.

Every home is different, and those differences matter when a hurricane is approaching. Knowing how your home is built, where it's located and what risks it faces helps you make better decisions, take the right preparations and avoid last-minute surprises.

This section walks through the key factors to understand about your home and property before a storm threatens — so you can create a plan that fits your specific situation.

Key Factors to Review

Take time to understand the details below. Each one can influence your risk level and what you need to do before a storm.



Construction Type

Concrete block homes offer strong protection. Older homes and some manufactured homes may be more vulnerable.



Evacuation Zone

Find out if your home is in an evacuation zone and understand when and how evacuations are ordered.



Flood Risk

Know your elevation, flood zone and history of flooding in your area.



Roof Age and Condition

Your roof is your home's first line of defense. Know its age, material and condition.



Key Systems

Make sure your AC, water heater and electrical system are in good working condition.



Insurance Coverage

Review your homeowners policy, flood insurance and what's covered — and what's not.

The more you know about your home today, the more options you'll have tomorrow.

Quick Self-Check

Take a few minutes to review these key questions about your home.

- ☒ What type of construction is my home?
- ☒ Am I in an evacuation zone?
- ☒ What is my flood risk?
- ☒ How old is my roof, and what condition is it in?
- ☒ When were my AC and water heater last replaced?
- ☒ Do I have a generator or backup power plan?
- ☒ Do I have adequate insurance coverage?
- ☒ Are there trees, landscaping or outdoor items that could be a risk?



Pro Tip

Walk around your property with a critical eye at least once a year — ideally before hurricane season. Take photos of your home, roof, landscaping and key systems. These photos can be valuable for insurance claims if needed.

SECTION

03

Harden the Weak Points

Practical upgrades that actually make a difference.

You don't have to make your home hurricane-proof, but you can make it stronger. Focus on the most vulnerable areas to reduce the risk of major damage and give you peace of mind when a storm is approaching.

These practical steps are based on experience and common sense and focus on improvements that make a real difference — without requiring a major budget.

Four Key Areas to Strengthen

These are the areas that matter most for most Sarasota homes.



1 Roof

- ✓ **What is the age of the roof?**
If it's more than 15–20 years old, make sure it's in good condition.
- ✓ **Is the roof strapped?**
A properly strapped roof is much more likely to stay in place during high winds.



2 Windows & Doors

- ✓ **At minimum, put plywood over openings.**
This is a cost-effective way to protect windows, sliders and doors.
- ✓ **Get supplies early.**
Have plywood, Tapcon screws and a hammer drill on hand before a storm is in the forecast.



3 Trees

- ✓ **Do you have potentially dangerous trees within reach of your home?**
Consider trimming and/or topping trees that could fall on your home, garage or other structures.
- ✓ **Keep palms trimmed and remove dead branches.**
Healthy, well-maintained trees are much less likely to cause damage.



4 Outdoor Items

- ✓ **Remove items from your property that could become projectiles.**
Bring in or secure patio furniture, grills, potted plants, décor, umbrellas, trash/recycling bins and anything else that could blow away.
- ✓ **Check sheds, fences and gates.**
Make sure they are secure and in good condition.

“ You don't need to do everything. Focus on the weak points that are most likely to cause damage. A few smart steps now can save you a lot of headaches later. **”**

Quick Reminders



Roof

Know the age and confirm it's properly strapped.



Windows & Doors

Plywood is a practical, affordable option. Get supplies early.



Trees

Trim or top trees that could fall on your home.



Outdoor Items

Remove or secure anything that could become a projectile.



Pro Tip

Walk around your property and look at it from the street, your driveway and the backyard. Ask yourself, “What could the wind pick up, break or push into my home?” Then take action now instead of waiting for a storm warning.

SECTION

04

Stay or Evacuate?

Make the decision before emotions take over.

Evacuation
Route



One of the toughest decisions during a hurricane is whether to stay or evacuate. There is no one-size-fits-all answer. The right choice depends on your home's location, your flood risk, the storm's strength and forecast, and your personal situation.

The key is to make the decision early — before the stress, traffic and emotions of an approaching storm make it harder.

Factors to Consider

Look at these key factors when deciding whether to stay or evacuate.



Flood Risk

Are you in an evacuation zone or a low-lying area prone to flooding or storm surge?



Storm Strength

What category is it expected to be and what is the forecast track?



Your Home

How well is your home built, and what is its elevation?



Your Situation

Do you have children, pets, medical needs or mobility concerns?



Timing

The earlier you decide, the more choices you'll have and the less traffic you'll face.

“ A calm, early decision gives you more options, more time and a lot less stress. **”**

Pre-Decision Checklist

Ask yourself these questions now — not the night before.

- ☒ Am I in an evacuation zone?
- ☒ What is my home's elevation?
- ☒ How strong is the forecast and where is it headed?
- ☒ Do I have a safe place to go?
- ☒ What about pets, medications and important documents?
- ☒ Can I leave early enough to avoid traffic and shortages?



Reasons to Stay

Staying might be an option if:

- You are outside evacuation zones and not in a flood-prone area.
- Your home is well-built and in good condition.
- You are prepared with supplies, a generator and a plan.
- You can safely ride out the storm and have after-storm support.



Reasons to Evacuate

You should strongly consider evacuating if:

- You are in an evacuation zone or a low-lying area at risk of storm surge or flooding.
- The storm is a major hurricane (Category 3+).
- Your home is older or not well-built.
- You have children, pets, medical needs or mobility concerns.
- You don't have a safe, reliable place to stay if conditions worsen.



Bottom Line

There's no shame in leaving early. In fact, it's one of the smartest decisions you can make. A calm, well-planned evacuation gives you and your family a safer and less stressful experience. If you do stay, make sure you are fully prepared and have a clear plan for what to do if conditions change.

SECTION

05

When a Storm Is Coming: Your 72-Hour Plan

What to do, what to buy, and how to avoid last-minute chaos.

“ A plan made early gives you more options, less stress and a safer experience. **”**

The final 72 hours before a storm are for executing a plan — not creating one. By this point, the forecast is much clearer and decisions get harder as traffic, fuel, hotel rooms and supplies become limited. Everyone's situation is different. Many people aren't able to evacuate due to work, finances, caregiving responsibilities, pets or mobility issues. This section will help you make the most of the next 72 hours, whether you stay or leave.

72 HOURS OUT EXECUTE, DON'T INVENT



- ✓ Confirm your stay or leave decision based on the latest forecast.
- ✓ Change phones, laptops and battery banks.
- ✓ Gather medications, important documents and cash.
- ✓ Top off your vehicle's fuel tank (if available).
- ✓ Install shutters or plywood you already purchased.
- ✓ Bring in and secure outdoor items that could become projectiles.

IF YOU MUST STAY LOCAL KNOW YOUR OPTIONS



Your Home

If your home is structurally sound and outside any ordered evacuation zone, staying home can be a safe option.



Host Home

If possible, consider staying with family or friends outside evacuation levels. This can be a more comfortable and less stressful option.



Public Shelter

If you need a safer place and don't have another option, Sarasota County opens public shelters for residents.



A shelter is safety first — expect crowds, little privacy, basic sleeping arrangements, limited restrooms, and the possibility of heat if power is interrupted.

48–24 HOURS OPTIONS SHRINK FAST



- ✓ Hotels may be full or dramatically more expensive.
- ✓ Fuel and propane may be scarce.
- ✓ Grocery and hardware store shelves can be picked over.
- ✓ Roads get busier as more people leave, including evacuees from other parts of Florida.
- ✓ Public shelters can fill quickly.
- ✓ Decisions become harder and more stressful the closer the storm gets.

Shelter Reality

Bring what you need for basic comfort. Public shelters protect life; they are not designed for privacy or convenience.



Flashlight
(in case power is lost)



Water
and snacks



Bedding
(pillow, blanket)



Medications
(prescription and basics)



Earplugs
(it can be loud)



Phone
charger



Pet supplies
(if allowed)



Watch the Forecast

Expect to watch the forecast constantly in the final days.

Mike's trusted Tampa meteorologist: Denis Phillips and his 7 Rules.



What Newcomers Often Don't Realize



Storm tracks move people around the entire state. During past hurricanes, evacuees from other parts of Florida have arrived in Sarasota before locals made their own decisions. Hotels, shelters, gas and supplies can tighten quickly.



Key Takeaway

At 72 hours, the goal is not to shop harder.

It is to execute the plan you made when you were calm.

PART TWO

DURING THE STORM

**Endure the Unknown. Protect Your Peace.
Get Through It.**

Once a hurricane is coming in, the fear gets real. The waiting is exhausting. You hear the wind pick up, the rain start to hit, and your mind starts running through every possible scenario. This section is about what it really feels like when the storm arrives, how to stay grounded, and how to get through it with the best judgment possible.

06

During the Hurricane: What It Really Feels Like

The emotional and physical challenge.

07

Hurricane Milton: What I Saw From the Ground

A firsthand account from Sarasota.

“

There's no getting used to a hurricane — regardless of how many I've faced.

SECTION

06

During the Hurricane:

What It Really Feels Like — And How to Get Through It



I've been through a lot of hurricanes in Sarasota, and I can tell you this — the hardest part often starts days before the storm even gets here.

The dread and uncertainty set in early. You're watching the spaghetti models, hoping the storm wobbles away. Maybe it does, maybe it doesn't. Nobody has a crystal ball. That waiting is tough, and it can wear on you mentally.

When it comes to forecasts, I ignore the theatrical national coverage. It's usually all drama. Here in Sarasota, we're fortunate to have Denis Phillips. He stays calm, practical and local. I trust him, and you should too.

As the storm gets closer, the rain begins — and it builds. It can rain for days before landfall, saturating the ground. By the time the real wind arrives, everything is already soaked.

Then the wind starts. What you hear is a constant howling that gets louder with the gusts. Palm fronds whip side to side. Sometimes the wind grabs the full canopy, lifts the fronds and shakes them out. It looks intense, but most palms survive that kind of whipping. The bigger concern is our large, mature oaks. After days of soaking rain, the ground is soft. Sustained wind and strong gusts rock the canopy back and forth, and you can't help but wonder whether the tree will hold.

The rain pelts the windows, even impact windows, in sheets. Inside the house, you feel the pressure build-up, like being on an airplane. Once the power goes out, the heat becomes one of the worst parts. The house warms up quickly. Darkness feels heavier when the whole neighborhood is blacked out.

Time slows down during a hurricane. You want it to be over, but the hours drag. It's exhausting — physically and mentally. Fear, anxiety and uncertainty are real, no matter how many storms you've been through. It's normal to feel on edge.

The key is to be prepared, do something useful before landfall, and then focus on getting through it one hour at a time. Keep your family occupied, have battery lights and a radio ready, and stay connected to a trusted local source. Most of all, remember that emotional endurance matters just as much as your supplies. A calm mindset will take you further than you might expect.

Hurricanes are tough, but Sarasota is a strong community. We look out for each other, we recover, and we always bounce back.

— Mike Payne



How to Get Through It

1

Prepare early.

Get your home, supplies and family ready before the storm nears.

2

Trust one calm source.

I rely on Denis Phillips for local, accurate and practical information.

3

Keep lights and a radio ready.

Have battery-powered lights, a charged phone and a weather radio on hand before the power goes out.

4

Stay busy.

Do something useful, keep your family occupied, and avoid constantly refreshing the same updates.

5

Focus on staying calm.

The goal isn't to be comfortable — it's to stay safe, keep a level head, and get through the night. You can handle it.



Mike Payne's Straight Talk

If you're new to Florida, evacuate as early & as far as your schedule and budget allow. The emotional strain on some people is too much.

SECTION

07

Inside the Storm

What it really feels like — and how to get through it.

A hurricane in Sarasota isn't a movie. It's loud, exhausting and often unsettling — even when your home is well-prepared. Knowing what you may see, hear and feel helps you stay calm, make better decisions and get through it safely.

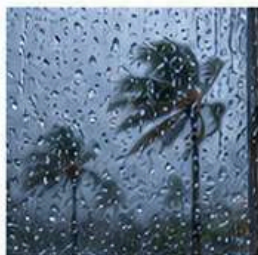
What It's Really Like

Every storm is different, but here's what many Sarasota residents experience.



The Wind

A constant howling that grows louder with stronger gusts. Palm fronds whip side to side and can be completely pulled upward and shaken out. Most palms survive, even intense winds, but it's powerful to watch.



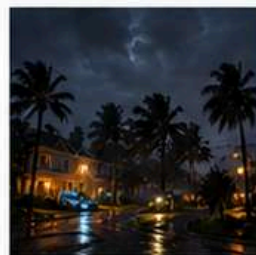
The Rain

Rain usually starts days before the storm nears and increases as it gets closer. It pelts windows — even impact windows — for hours. The total rainfall saturates the ground, which can make large, older oaks more likely to fail.



The Pressure

As the storm gets closer, you may feel the pressure build-up, similar to being on an airplane. Your ears may pop, and it can feel uncomfortable. It passes as the storm moves through.



The Power

Widespread power outages are common. It gets hot, humid and very dark at night. Flashlights or lanterns help. Keep your phone charged and conserve battery power.

Trees Are a Real Concern

Heavy rain saturates the ground, and combined with intense sustained winds and gusts, can cause large, older oaks to fail — especially if they haven't been properly maintained (topped to reduce canopy weight). Falling trees and limbs are a major reason for power outages and property damage.



After the Storm

When the winds subside, take a breath. Stay informed, check your property for damage when it's safe, and be patient. Recovery can take time, but most Sarasota neighborhoods bounce back.



It's not about fear — it's about being ready, staying calm and riding it out one hour at a time.

Practical Tips for Staying Safe and Sane



Stay inside your safest room, away from windows.



Keep your phone charged and conserve battery power.



Use reliable local sources for updates.



Have flashlights or lanterns ready — not candles.



Keep pets comfortable and in a safe place.



Don't go outside during the storm, even if it seems calm.



Be patient. Conditions can change quickly.



Focus on what you can control.



Real Talk

A hurricane isn't a party and there's nothing pleasant about it. It's loud, exhausting and stressful. With preparation, realistic expectations and a calm mindset, you can get through it and be ready for what comes next.

PART THREE

AFTER THE STORM

Stay Safe. Assess Damage. Recover Intelligently.

When the wind stops, the stress doesn't. Roads may be blocked, power may still be out, and the real work begins. This section is about staying safe, making smart decisions, protecting your finances and beginning the recovery without making a hard situation even harder.

11

After the Storm: Safety, Damage, Insurance & Recovery
What to do once the storm passes.

12

The Sarasota Hurricane Checklist
Before the season, when a storm threatens and after.

“

*The storm may be over,
but the disruption isn't.
The smartest recovery
is calm, safe and
methodical.*



SECTION

08

When the Power Goes Out: Keeping the House Livable

After a storm, people are worn out emotionally and physically. The house is hot. Sleep has been poor. The yard looks beaten up. Shrubs are stripped. Palms are mangled. Even in a best-case scenario, post-storm life can feel miserable.

But perspective matters. If there is no flooding inside, no broken windows, and no tree through the roof, that's a big deal. Some people are dealing with catastrophic damage. Others are dealing with discomfort and spoiled food. Both situations are stressful, but they're not the same. It helps to pause and be grateful if your biggest problem is no power.

Even a small generator can be the difference between misery and manageability. It may not power the whole house, but if it can keep a refrigerator running, power a fan, provide light, charge phones, support Internet or TV, and run a hot plate, it changes the quality of life dramatically. A cooler house, cold food, and the ability to stay connected make a huge difference for your physical and mental well-being.

A hurricane sticks with people long after the wind stops. Debris sits at the curb. The yard is a mess. The heat wears on people. Eventually roofs get repaired, trees get replaced, food gets restocked, debris gets hauled away, and frayed nerves begin to ease. It takes time, but life gets back to normal. Until then, a little power goes a long way toward keeping your home livable and your family in a better place emotionally.



Mike Payne's Straight Talk

"If the worst thing you're dealing with after a hurricane is no power, a hot house and food at risk, you may actually be one of the lucky ones. Perspective matters."



KEY TAKEAWAY

A hurricane sticks with people long after the storm. Trees and roofs can be replaced. Food can be replaced. Eventually the debris disappears. Frayed nerves ease. Memories fade.



What a Small Generator Can Change

1



Keep the refrigerator and freezer cold.

Helps prevent food loss and keeps things more comfortable.

2



Run a fan and a few lights.

Keeps the house cooler and safer after dark.

3



Charge phones and keep Wi-Fi going.

Stay connected with family, information and help.

4



Use TV or radio for updates.

Get the latest information on recovery, services and safety.

5



Power a hot plate or other small convenience item.

Make simple meals, heat water and keep life more comfortable.



A transfer switch or dedicated sub-panel can make a smaller generator safer and more useful.

SECTION

09

Preparing on a Smaller Budget

Practical, Lower-Cost Options That Make a Big Difference

You don't have to spend a fortune to be better prepared for hurricane season. While major upgrades can add protection, there are many lower-cost, practical steps that make a real difference. The goal is to reduce risk, protect what matters most and avoid last-minute scrambling when a storm is approaching.

Lower-Cost Preparations That Pay Off

Simple steps that make your home stronger and your life easier.



Protect the Openings

Plywood is a cost-effective option for shutters. Pre-cut and label the panels now so you're not doing it at the last minute.



Consider a Smaller Generator

You don't need whole-house power. A smaller generator can keep the refrigerator, fans, lights and phones running, which makes a big difference.



Fuel and Supplies

Store fuel stabilizer and keep gas cans filled (and rotated). Have extension cords, a power strip, extra batteries and a few LED lights ready.



Secure Outdoor Items

Bring in or secure furniture, planters, grills and anything that can become a projectile. It protects your property and your neighbors' homes too.



Keep Water Flowing

Clean gutters and downspouts so heavy rain can drain properly. It's a simple and inexpensive step that helps prevent water around your foundation.



Trim Trees and Palms

Remove dead or weak branches, especially those overhanging the house. It lowers the risk of damage and can be done without a major expense.

“ You don't have to do everything at once. Even smaller, lower-cost improvements can make a real difference when a storm is coming. **”**

More Budget-Friendly Ideas

- 1 Stock Up Gradually**
Buy a few extra supplies each week so you're not hit with a big expense all at once.
- 2 Use What You Have**
Coolers, battery-powered fans and solar chargers can be very helpful.
- 3 Focus on Essentials**
Food, water, medications, lights, batteries, phone chargers and cash.
- 4 Plan for Comfort**
A hot plate, paper plates and a few easy meals make a big difference.
- 5 Know Your Neighbors**
Share resources and check on each other. It's often the most valuable and cost-free preparation of all.



Takeaway

You don't have to spend a lot of money to be more prepared for hurricane season. Focus on practical, lower-cost steps that protect your home, reduce stress and help you stay more comfortable if a storm hits. A little preparation now can make a big difference later.

SECTION

10

Perspective: Florida Has a Long Hurricane Memory

Big storms aren't new. What matters is what they teach us.

Florida has always lived with tropical storms and hurricanes. Big storms are part of our history, our communities and our way of life. The point of this guide is not panic. It is perspective, preparation and better decisions.

When you choose to live in Florida, you must adopt a short memory for fear and a long memory for preparation.

Last-minute desperation is not a lasting plan.

A Look Back: Notable Florida Hurricane Seasons

Each storm reminds us of something important.



1985

8 tropical systems affected Florida.

Lesson: active storm seasons are not new.



1992

Andrew

Andrew stunned Floridians with the scale of destruction.

Recovery and debris lasted long after the storm.



2004

Charley, Frances, Jeanne

Charley, Frances, Jeanne.

Forecasts can change fast. Charley's hard right turn reminded Floridians that no path is guaranteed.



2005

Dennis, Katrina, Wilma

Dennis, Katrina, Wilma.

Repeated storm threats in one season wear people down.



2017

Irma

Irma.

Trying to evacuate too late can become nearly impossible. Store shelves, hotels and gas stations get overwhelmed. Severe red tide followed.



2022

Ian

Ian.

A wobble can spare one area and devastate another. Fort Myers showed the destruction of wind, surge and flooding.



2024

Debby, Helene, Milton

Debby, Helene, Milton.

Three different storm realities in one year: inland flooding, barrier-island / surge flooding, and direct hurricane wind damage.

Mike Payne's Straight Talk

"Perspective matters. Hurricanes aren't new. What changes is whether we learn from them."

What These Storms Teach

1



Storms are different.

Some flood. Some surge. Some bring destructive wind.

2



Evacuation decisions must be made early, not emotionally.

Waiting too long can leave you with fewer options and more risk.

3



The emotional toll can be as real as the physical damage.

Stress, anxiety and uncertainty are part of the experience. It's okay to acknowledge that.

4



Perspective helps people prepare without panicking.

A long memory of past storms leads to calmer, better decisions today.



KEY TAKEAWAY

Florida's hurricane history is long. Preparation matters more than panic. Learn the lessons of past storms, know your home, know your limits, and make decisions early.

SECTION

11

After the Storm: Safety, Damage, Insurance & Recovery

Slow down. Stay safe. Document the damage.
Recovery takes longer than you want.



After a hurricane, people are emotionally and physically worn out. The house is hot, everyone is tired, and nerves are frayed. The urge to get back to normal immediately is understandable, but rushing is dangerous. Adrenaline makes you want to do everything at once, and that's when mistakes happen.

After Ian, my wife and I went out too soon — at night. There were no streetlights, no traffic lights, and trees in the road. It was one of the stupidest mistakes I have made. Don't do that. Wait for daylight, and give first responders and utility crews time to make things safer.

Post-storm injuries often come from chainsaws, ladders, roofs, overexertion, heat and trying to do too much too quickly. Older people especially can overdo it and suffer serious health consequences. It's not worth the risk. Take breaks, stay hydrated, and get help when you need it.

Some people are fortunate if their biggest problem is a hot house and spoiled food. Others are dealing with floodwater, broken windows, or a tree through the roof. Perspective matters. Every storm is different, and each person's recovery journey is unique.



Mike Payne's Straight Talk

"After Ian, my wife and I made a stupid mistake. We went out too soon — at night. No streetlights. No traffic lights. Trees in the road. Don't do that. Wait for daylight."

Recovery takes time. Debris piles line the streets for months. Blue tarps cover roofs. Palms may take a year to look normal again. Dealing with insurance is frustrating but necessary, and it can take time. Be patient and persistent.

And when the power finally comes back, it feels incredible. Flipping on a light, sleeping without sweating, and finally putting away the extension cords, the generator, and the gas cans is a moment you won't forget. It's a big step back toward normal, and a reminder of how much you've been through.



KEY TAKEAWAY

Recovery after a hurricane is slow and frustrating. Stay safe first. Pace yourself. Document the damage. Protect the house from further loss. If your biggest problem is no power and a hot house, you're still in better shape than many others. Trees, roofs and food can be replaced. Frayed nerves ease with time.



First Priorities After the Storm

1



Wait for daylight and safer conditions.

Don't rush out too soon, especially at night. Give crews time to clear roads and make conditions safer.

2



Watch for hidden hazards.

Look for downed power lines, unstable trees, floodwater, nails and debris, and blocked roads. Assume hazards exist even if an area looks clear.

3



Document everything.

Take photos and video of all damage, including contents. Make a simple written list with dates. This will help with your insurance claim.

4



Protect the house from more damage.

Use a temporary tarp, board up broken openings, and take reasonable steps to prevent further loss. Save your receipts for these expenses.

5



Start the insurance process early.

Call your insurance company promptly, keep notes of all conversations, and be patient. It can take time, but persistence pays off.

SECTION

12

The Sarasota Hurricane Checklist

Before the Season, When a Storm Threatens and After

This checklist brings everything together in one place. Use it to prepare before hurricane season, take the right steps when a storm threatens and follow the important to-dos after the storm passes.



1. BEFORE HURRICANE SEASON

Get ready now so you're not scrambling later.

- ☐ **Review your insurance coverage.** Know what's covered, your deductible and how to file a claim.
- ☐ **Make practical home improvements.** Check the roof, windows, doors, gutters and outdoor items.
- ☐ **Prepare supplies and fuel.** Stock non-perishable food, water, batteries and essential medications.
- ☐ **Get a generator or backup power plan.** Even a smaller generator can make a big difference.
- ☐ **Create a plan for your home, family and pets.** Include evacuation options.
- ☐ **Save important documents.** Keep digital and paper copies in a waterproof container.
- ☐ **Know your evacuation zone.** Sign up for local alerts and monitor trusted weather sources.



“ A little preparation now can make a big difference later.



2. WHEN A STORM THREATENS

Put your plan into action.

- ☐ **Monitor trusted weather sources.** Track the forecast and official local updates.
- ☐ **Secure your home.** Close and lock hurricane shutters, bring in outdoor items and move vehicles to higher ground if needed.
- ☐ **Fill up fuel.** Top off your vehicle and generator. Have extra fuel on hand.
- ☐ **Stock up on essentials.** Food, water, medications, batteries, cash and pet supplies.
- ☐ **Finalize your plan.** Confirm your evacuation zone and where you'll go if needed.
- ☐ **Check on neighbors.** Especially older residents who may need help.



3. AFTER THE STORM

Stay safe, be patient and take it one step at a time.

- ☐ **Wait for daylight and safer conditions.** Don't rush out, especially at night.
- ☐ **Watch for hazards.** Downed power lines, debris, flooding and unstable structures.
- ☐ **Check your home for damage and take photos.** Document everything for insurance.
- ☐ **Contact your insurance company.** File a claim and keep detailed records.
- ☐ **Use caution with clean-up.** Chainsaws, ladders and roofs are dangerous.
- ☐ **Be patient.** Debris removal and full recovery take time.
- ☐ **Help neighbors.** A strong community makes recovery easier for everyone.



Key Takeaway

Preparation gives you more control, less stress and a safer, more comfortable experience — before, during and after the storm. Use this checklist, keep it handy and adjust it to fit your home and situation.

The Equipment We Chose for Our Home

Real-world solutions to make the house livable after a hurricane.

After Milton, we learned that even a small, loud generator can still make a big difference. The goal is not luxury. The goal is to make the house livable — to keep food from spoiling, stay cool, stay connected, and have the basics that make a tough situation much easier to handle.



Our Priorities After the Storm

When the power is out, people are hot, tired and emotionally drained. These are the things that make the biggest difference for our family, in this order:

- 1 **Refrigerator**
So you do not lose food and can use it.
- 2 **A/C**
Even one cooled room is a huge win.
- 3 **Internet**
- 4 **TV**
To stay informed and feel connected to the outside world.
- 5 **Hot plate**
For heating food.
- 6 **Fans**

-  **LPG for the grill**
We also keep LPG for the grill as part of our backup cooking plan.

Our Choice: DuroMax XP9500iH



- ✓ 9,500-watt dual-fuel portable digital inverter generator
- ✓ Chosen for headroom so we are not running at the limit
- ✓ Can run a small A/C or pedestal A/C for one room, plus the refrigerator, internet, TV, hot plate, fans and lights
- ✓ Cleaner power for electronics
- ✓ Quieter than a conventional generator (but still a generator)

Transfer Switch



Electrician-installed so selected circuits can be powered safely and conveniently.

A/C Soft Start



Reduces startup amp draw so the generator can handle a small A/C more smoothly.

Also Considered



Predator 3500 Super Quiet Inverter Generator

A smaller, quieter option for refrigerator, lights, fans, internet and TV. Even a smaller generator can still make a big difference.



LG LP0817WSR 8,000 BTU Portable A/C

A practical spot-cooling option for one room. Even one cooled room makes a big difference after a storm.



Mike Payne's Straight Talk

"You don't need to run the whole house. After a hurricane, it's about tolerable — not perfect. If you can keep the refrigerator running, cool one room, stay connected, and have the basics like a hot meal, fans and lights, you've won."

Helpful Local Resources

Official links for evacuation zones, flood maps and local storm information

Bookmark these now — not when a storm is already in the Gulf. If you live in Sarasota, one local county page gives you the clearest starting point for evacuation information, flood maps and storm resources.



Sarasota County Hurricane Preparedness

Best one-stop local resource for Sarasota residents

This is the first page I'd save. It helps you check your evacuation level by address, review flood and storm information, find shelter-related information and access county guidance before, during and after a storm.



evacuation level by specific address



flood and storm information by address



shelter and evacuation resources



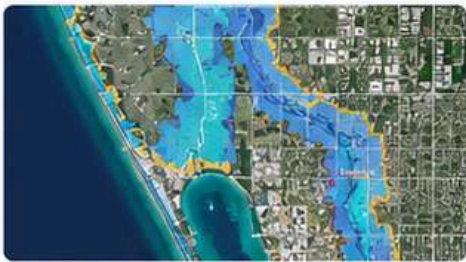
medical-needs, pets and transportation information



after-the-storm guidance



<https://www.scgov.net/government/emergency-services/hurricane-preparedness-6291>



FEMA Flood Map Service Center

Use FEMA's official map tool to search an address and review flood zones and map details.



msc.fema.gov/portal/home



Florida Disaster

Statewide emergency information, preparedness guidance and recovery resources.



www.floridadisaster.org



Ready.gov — Hurricanes

A solid national reference for checklists, planning and general hurricane preparation.



www.ready.gov/hurricanes



Mike's Tip

Enter your address and check these resources before storm season heats up. Perspective matters, and preparation beats last-minute panic every time.

About Mike Payne

Sarasota Lifestyle

My background, my perspective and how to stay connected.

I've lived in Sarasota since 1988. I'm a longtime Sarasota homeowner, a full-time real estate agent, and the creator of Sarasota Lifestyle.

Before real estate, I spent about 20 years as a high school English teacher and basketball coach. That experience taught me how to communicate clearly, listen well, and keep things real — skills I still use every day in my real estate work and in the Sarasota Lifestyle community.

I wrote this guide because hurricane preparation in Sarasota is too often reduced to generic checklists. But the real experience includes fear, uncertainty, hard choices, heat, power loss, damaged trees, debris and a recovery process that can take months. My goal is to help people prepare earlier, think clearly, and make better decisions for their homes, families, and peace of mind.

If you are new to Sarasota or new to Florida, perspective matters. Panic does not help. Preparation does.



What I Help People With



Understanding Sarasota

Sarasota neighborhoods, storm realities, flood concerns and evacuation context.



Buying and Selling Homes

Straight-talk guidance for buying and selling homes in Sarasota.



Help for Out-of-State Owners

Supporting out-of-state owners and adult children with their Sarasota home.



Sarasota Lifestyle Resources

Local guides, weekly events and practical homeowner insight through Sarasota Lifestyle.



Mike's Straight Talk

Preparation beats panic. A clear plan, an honest look at your home, and a realistic understanding of your own tolerance will take you farther than any last-minute scramble.

Stay Connected



Website: sarasotalifestyle.com

Local guides, weekly events and Sarasota real estate resources.

Thank you for reading this guide. I hope it helps you prepare wisely and face storm season with more confidence and less confusion.