A PUBLIC PRICING® REAL ESTATE WHITE PAPER

HURRICANES & REAL ESTATE IN FLORIDA

Fear, Facts, Resilience & Better Decisions

Featuring 8241 Main Street • Bokeelia, Florida 33922

THE PURPOSE OF THIS PAPER

Hurricanes are real. So is fear. The goal is not to minimize either one. The goal is to replace fear with facts, context, inspection, preparation and better questions — because the best real estate decisions are rarely made from headlines alone.

"Fear" is sometimes described as false evidence appearing real — or false education appearing real.

That phrase should never be used to deny genuine risk. In real estate, it is better used as a reminder: **do not let incomplete information make the decision for you.**

Understand the risk. Understand the property. Then decide what is right for you.

A PERSONAL FLORIDA STORY

My relationship with Florida real estate began before I ever became a Florida resident. In 1981, my father moved from Baltimore, Maryland, and invested his life savings in a campground in Destin, Florida. I helped him with the acquisition and later helped manage parts of the business from a distance. In his early years there, a hurricane threatened the area. It was our family's first real exposure to the emotional side of owning Florida property: the uncertainty before the storm, the waiting, and the imagination filling in everything that might happen.

What I remember most is what happened afterward. There was damage, but not catastrophe. Insurance helped with covered losses. Repairs were made. Some structures were rebuilt better than before. Life and business continued. The fear before the event was far larger than the lasting effect on our family's investment.

When I relocated to Belleair Beach in 1986, I lived directly across from the Gulf of Mexico. A storm in those early years damaged part of the roof. The house did not have today's impact-glass technology. We repaired the damage, replaced the roof, and the replacement was materially better than what had been there before. Again, the lesson was not that storms do not matter. The lesson was that preparation, construction, insurance, repair and rebuilding are part of the reality of coastal ownership.

South Florida taught me the same lesson on a much larger scale. I relocated to Boca Raton, Florida, in 1989. Hurricane Andrew devastated the Homestead area in 1992 and remains one of the clearest examples of what a truly destructive hurricane can do. But many say that new start in their lives was very life changing for the better. Years later, Hurricane Wilma crossed South Florida in 2005. At my Delray Beach home, we were fortunate to have impact glass. We experienced substantial exterior damage and a long power outage, but the home itself came through. Afterward, I installed a Generac standby generator. Some of our family fond memories from those weeks without normal power and forced creative family time are still with us today.

THE LESSON I TOOK FROM THOSE EXPERIENCES

Florida storms deserve respect, not panic. Good decisions come from understanding the specific property — its roof, openings, elevation, drainage, insurance options, maintenance history, backup power, prior damage, repairs and current condition — rather than treating every Florida property as though it carries the same risk.

Personal-history passages above are Fred DeFalco's recollections. Exact dates and storm names are intentionally omitted where his recollection was uncertain. Hurricane Andrew (1992) and Hurricane Wilma (2005) dates are independently verified by NOAA/National Hurricane Center records.

WHAT 110+ YEARS OF HISTORY CAN — AND CANNOT — TELL US

8241 Main Street was built in 1914. That fact does not make the property hurricane-proof, flood-proof, or immune from future loss. It does provide something buyers rarely get with a newer waterfront property: more than a century of real-world history in the exact location being evaluated.

Notable regional storms during the home's lifetime

- Hurricane Donna (1960) crossed South Florida after striking the mainland south of Naples and affected a broad portion of the state.
- Hurricane Charley (2004) made landfall near Cayo Costa, just north of Captiva, as a Category 4 hurricane and severely affected the Charlotte Harbor region.
- Hurricane Irma (2017) affected a large portion of Florida, including Southwest Florida.
- Hurricane Ian (2022) caused extensive damage across Southwest Florida and Pine Island. According to the seller, Ian did not damage this home.
- Hurricanes Helene and Milton (2024) affected Florida's Gulf Coast within a short period. According to the seller, Helene caused several inches of water intrusion at 8241 Main Street; the affected areas were professionally mitigated. According to the seller, Milton caused no damage to the property.

IMPORTANT CONTEXT

The storm history above is not presented as a guarantee of future performance. It is presented so buyers can evaluate the property with context. A home that has stood in this waterfront community since 1914 still requires the same careful review any prudent coastal buyer should perform today.

What the current due diligence tells us

- Metal roof permitted in May 2024; the independent home inspection rated the roof satisfactory and noted no visible roof damage.
- The independent inspection states that all hurricane shutters and screens were in good condition and operational at the time of inspection.
- The Wind Mitigation Verification identifies verified Level A protection for the glazed openings inspected, including cyclic-pressure and 9-lb. large-missile protection.
- The property includes additional represented storm-resiliency features, including protective systems at the upstairs lanai and a permanently installed Generac standby generator. Specialized systems should be independently verified by the buyer as appropriate.

Property-specific storm effects for Ian, Helene and Milton are seller-reported through the Seller's Local Real Estate Advisors. Current roof and opening-protection information is supported by the 2026 independent inspection and Wind Mitigation Verification in the Due Diligence Center.

THE REAL ESTATE TRUTH: EVERY LOCATION HAS A PRICE OF ADMISSION

Florida has hurricanes. Other places have blizzards, frozen pipes, wildfires, earthquakes, tornadoes, drought, hail, river flooding or prolonged winter conditions. The intelligent question is rarely, "Can anything happen here?" Something can happen almost anywhere. The better question is: **"Do I understand this particular risk well enough to make a rational decision about this particular property?"**

A buyer's decision framework

- What is the documented age, material and condition of the roof?
- What protection exists for windows, doors and other openings — and what documentation supports it?
- What does the inspection say today, not what does a headline say about the ZIP code?
- What prior storm or water events are known, what was repaired or mitigated, and what documentation is available?
- What backup-power, drainage, structural, mechanical and resiliency systems are present?
- What will insurance cost for this buyer, for this use, with this carrier, at the time of purchase? Obtain actual quotes.
- What are the buyer's intended use, holding period, financial capacity and personal tolerance for coastal risk?

INSURANCE IS PART OF DUE DILIGENCE — NOT A PROMISE

Past insurance recoveries, prior insurability, wind-mitigation features or a seller's current coverage do not guarantee a future buyer's premium, deductible, coverage terms or insurability. Buyers should obtain their own insurance guidance and quotes before making a final decision.

Why this matters specifically at 8241 Main Street

This is a waterfront property. That is part of its risk — and part of its value. Charlotte Harbor views, boating access, two boat slips, island setting and the ability to live close to the water are precisely what make the property difficult to duplicate. The goal of due diligence is not to pretend that waterfront ownership is risk-free. It is to understand the tradeoff clearly enough to decide whether the lifestyle, utility, history and opportunity are worth that risk to you.

DO NOT POSTPONE A BUY FROM FEAR.

DO NOT BUY FROM HYPE.

Buy from understanding.

A BETTER DECISION STARTS WITH BETTER INFORMATION

Public Pricing® is built around buyer–seller collaboration. That philosophy matters here. We are not asking a buyer to ignore hurricanes, flooding, insurance or coastal risk. We are asking the buyer to study them — along with the property's history, improvements, inspection, wind-mitigation documentation, location and potential uses — and then decide what the property is worth to that buyer.

FOR 8241 MAIN STREET

Review the complete inspection. Review the Wind Mitigation Verification. Review the owner's improvements. Review available storm-related information. Ask questions. Obtain insurance guidance. Inspect the property personally. Then bring any concern that affects your price or terms into the Public Pricing® conversation.

The property has been standing since 1914.

That does not tell us what the next hurricane will do. No one can. It tells us that this property has a long story — and today's buyer has far more information, building technology, storm protection, forecasting, inspection tools and insurance data available than buyers had for most of that history.

The decision belongs to the buyer. Our job is to make sure fear is not substituted for education, and marketing is not substituted for due diligence.

Understand the property. Ask the questions. Have the conversation. Decide your price.

www.8241Main.com

SOURCES & DISCLOSURES

• Encore Home Inspections, Home Inspection Report for 8241 Main Street, inspected August 13, 2026.

• Uniform Mitigation Verification Inspection Form for 8241 Main Street, inspection date August 13, 2026.

• Seller / Seller's Local Real Estate Advisors: property-specific storm-history statements regarding Ian, Helene and Milton.

• NOAA / National Hurricane Center historical records for Hurricane Donna (1960), Hurricane Charley (2004), Hurricane Andrew (1992), Hurricane Wilma (2005), Hurricane Helene (2024) and Hurricane Milton (2024).

• Fred DeFalco personal recollections regarding Florida property ownership and storm experiences. Personal recollections are presented as perspective, not as technical or insurance evidence.

This paper is educational and marketing material, not engineering, flood, legal, insurance, tax or meteorological advice. Buyers should independently verify all matters material to their decision.