



Storm Prepared. Recovery Ready.



Hurricane Season Preparation for Homeowners

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Can Help You Rebuild Faster



Introduction

Each year, hurricanes grow more unpredictable, bringing not only high winds and flooding but also prolonged power outages, expensive repairs, and long-lasting disruptions to daily life. So, as hurricane season approaches, homeowners in coastal and inland regions face mounting pressure to safeguard their families and property. Preparation is no longer optional — it's essential.

This whitepaper describes a practical approach to hurricane season readiness.

Drawing on decades of experience in disaster recovery and property restoration, we outline the types of damage that hurricanes can cause, consider how insurance can help you recover, and offer a checklist of proactive steps you can take to minimize damage, accelerate recovery, and protect what matters most. Now is the time to assess your risk, update your emergency plans, and ensure you're ready before the next storm makes landfall.



The 2025 Hurricane Season Forecast

FORECAST FOR 2025 HURRICANE ACTIVITY		
FORECAST PARAMETERS	CSU FORECAST FOR 2025*	AVERAGE FOR 1991-2020
Named Storms	17	14.4
Named Storm Days	85	69.1
Hurricanes	9	7.2
Hurricane Days	35	27.0
Major Hurricane	4	3.2
Major Hurricane Days	9	7.4
Accumulated Cyclone Energy (ACE)+	155	123
ACE West of 60 Degrees Longitude	93	73

Source: National Centers for Environmental Information.

*CSU released its first seasonal forecast for 2025 on Thursday, April 3, with updated forecasts on June 11, July 9, and August 6.

Forecasts from leading meteorological agencies suggest that the 2025 Atlantic hurricane season will be notably more active than average, raising the stakes for homeowners along the U.S. coastline and beyond. The team at Colorado State University (CSU) projects 17 named storms, 9 hurricanes, and 4 major hurricanes — Category 3 or higher — this season. Their forecast also includes an Accumulated Cyclone Energy (ACE) index of 155, significantly above the 1991–2020 average of 123.

Several climate conditions are driving the expected uptick in storm activity. First, the El Niño–Southern Oscillation (ENSO) is transitioning from a La Niña phase to a more neutral state. Historically, neutral or La Niña conditions have created more favorable environments for storm formation in the Atlantic. In addition, sea surface temperatures across the eastern and central Atlantic are running significantly warmer than average — conditions that fuel storm development and intensification.

THE SAFFIR-SIMPSON SCALE

The National Weather Service (NWS) uses the Saffir-Simpson scale to categorize hurricanes by wind speed. Damage amount and severity increase as the category gets higher.

② CATEGORY 1

Wind Speed : 74 - 95 mph

- › Poorly constructed or unsecured trailers and buildings will be destroyed or suffer partial wall and roof failure and blown-out windows.
- › Unsecured light to moderate-weight outdoor items will become projectiles.
- › Many areas will have power outages with downed wires and power poles.

② CATEGORY 2

Wind Speed : 96 - 110 mph

- › Trailer destruction is likely.
- › The walls and roofs of poorly constructed buildings will collapse. Well-constructed buildings will incur damage to shingles, siding, gutters, and windows. A quarter of gabled roofs will fail.
- › Partial roof failure is expected in buildings with lightweight steel and aluminum coverings.
- › Some glass in high-rise office buildings will be blown out.
- › Airborne debris will cause damage and injuries. Fatalities are possible.
- › Some trees will be uprooted. Nearly all large branches will snap.

② CATEGORY 3

Wind Speed : 111 - 129 mph

- › Trailers and small buildings of poor to average construction will be severely damaged or destroyed.
- › Many gabled roofs and some exterior walls will fail.
- › Aluminum and light steel roofs will be torn off buildings.
- › Most windows in high-rise buildings will be blown out.
- › Airborne debris will cause major damage, injuries, and fatalities.
- › Near-total power loss is expected.
- › Water filtration systems will begin to fail.



EVEN HURRICANES CLASSIFIED BELOW CATEGORY 5 CAN BE EXTREMELY DESTRUCTIVE. HURRICANE KATRINA, THE COSTLIEST HURRICANE TO DATE WITH \$202.5 BILLION IN DAMAGE (ADJUSTED USING THE 2025 CONSUMER PRICE INDEX), WAS A CATEGORY 3 AT LANDFALL.

In anticipation of an active season, the National Hurricane Center has made key updates to its forecasting tools. Most notably, it has refined the “cone of uncertainty,” narrowing the area to reflect improvements in track prediction accuracy. While the cone has shrunk, experts stress that hazards like wind, rain, and storm surge can still extend far beyond its boundaries, underscoring the need for comprehensive preparedness.

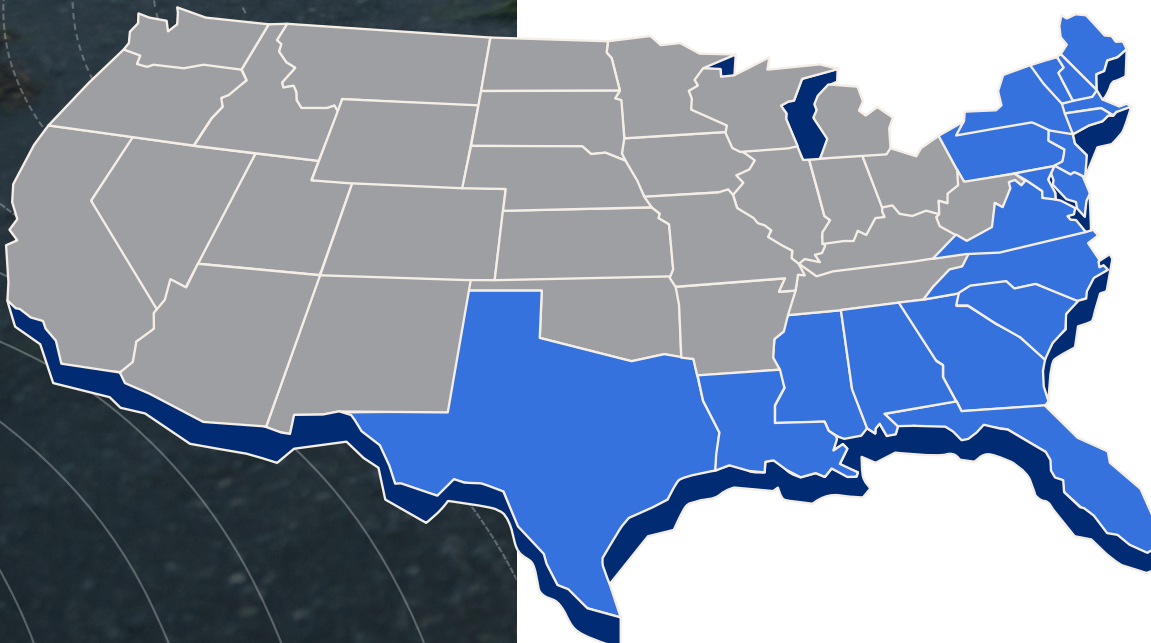
Together, these projections offer a clear message: do not wait for a named storm to take action. With elevated risk on the horizon, now is the time to revisit emergency plans, gather supplies, and ensure your home is ready before the first warning is issued.

States Most Vulnerable to Hurricane Damage

THE SOUTH AND BEYOND

Even though hurricanes arise over water, they don't confine themselves to coastlines; they traverse entire states and beyond. Take Hurricane Katrina in 2005, which left a trail of record-breaking insured losses across communities in Florida, Alabama, Mississippi, Texas, and Georgia.

But the South is not the only region affected. Hurricane Sandy's unprecedented path along the East Coast in 2012 and Hurricane Ivan's reach into the Northeast in 2004 highlight the capacity of these storms to affect regions traditionally considered less vulnerable to tropical cyclones.





Types of Hurricane Damage

Hurricanes can cause a wide range of damage due to their strong winds, heavy rainfall, storm surges, tornadoes, landslides, mudslides, erosion, and power outages. The types of damage caused by hurricanes can vary depending on the storm's intensity, size, and where it makes landfall.

COSTLIEST TROPICAL CYCLONES TO IMPACT THE UNITED STATES (cost values are based on the 2025 Consumer Price Index adjusted cost)			
TROPICAL CYCLONE	YEAR	CATEGORY	ADJUSTED COST
Katrina	2005	3	\$202.5B
Harvey	2017	4	\$161.3B
Ian	2022	4	\$120.7B
Maria	2017	4	\$116.1B
Sandy	2012	1	\$89.8B
Ida	2021	4	\$86.1B
Helene	2024	4	\$79.5B
Irma	2017	4	\$64.5B
Andrew	1992	5	\$61.0B
Ike	2008	2	\$43.8B

Source: NOAA's National Centers for Environmental Information (NCEI) in consultation with the National Hurricane Center (NHC)

The costs of hurricane damage can be staggering, resulting in billion-dollar losses. Additionally, the long-term economic impacts of hurricanes, including increased insurance costs, can raise the overall cost of these disasters.

Here are some types of damage that hurricanes typically cause, along with a description of how homeowners can address them.



Water Damage

Water damage is caused by storm surges, heavy rainfall, and flooding. Signs of water damage include wet floors, damp walls and ceilings, and visible water stains. Homeowners need to address water leaks and other water-related damage immediately to prevent mold growth and reduce the risks of more severe structural problems. Removing standing water, drying out the affected area, and replacing damaged materials are priority actions to take once a hurricane subsides.



Mold

The high humidity and moisture levels from heavy rainfall create ideal conditions for mold to grow. Signs of mold include a musty odor, visible mold growth on walls or ceilings, and discoloration or staining on surfaces. Mold can be a serious health hazard, particularly for those with allergies or respiratory problems. A professional mold remediation company can remove mold and prevent future growth.



Window Damage

The higher the winds of a hurricane, the more likely windows are to be damaged or blown out entirely. Repairing windows is vital to protect against water and mold damage, protect the contents of your home, and keep your energy bills low during extreme heat. If you live in a hurricane-prone area, you may want to invest in heavy-duty hurricane glass to reduce the need for future repairs and replacement.



Electrical Damage

Hurricanes can cause electrical damage, including power outages, damaged wiring, and electrical fires. Signs of electrical damage include flickering lights, sparking outlets, and burning smells. If you suspect that your home has sustained electrical damage, turn off the power to the affected area and contact a licensed electrician to make any necessary repairs.



Contents Damage

Water can damage important papers, equipment, electronics, and more. Depending on the level of damage, these items can often be restored but sometimes they may need to be replaced. Some restoration services companies offer contents salvaging services, including ultrasonic cleaning, deodorizing, and document drying. Reputable providers will offer to photograph, document, inventory, and sort your items before starting the recovery process.



Reconstruction

Hurricanes can cause significant structural damage to roofs, walls, and foundations. Signs of structural damage include visible cracks or shifting in the foundation, bowed walls or ceilings, and damaged or missing roof tiles. Roof damage from high winds, water, and flying debris must be addressed quickly to seal the building's envelope and prevent further damage from exposure to the elements.

Reconstruction service providers can help restore your home to its original condition. Ask a professional to assess the extent of the damage and determine the appropriate course of action. Top disaster recovery professionals can also recommend ways to reinforce your home, roof, and windows to reduce the risks before another storm arises.



Insurance Policy Coverage

Any homeowner located in a hurricane-prone area should consider insurance policies that include coverage for hurricanes, floods, and windstorms. Even areas farther from the coast can be impacted by hurricanes, making comprehensive insurance coverage essential for all homeowners. Researching common coverages and discussing options with insurance providers can help you make informed decisions about hurricane insurance needs.

Here is a list of residential insurance policies to consider:

FLOOD INSURANCE: Standard homeowners insurance policies typically do not cover flood damage, including water from storm surges. Flood insurance must be purchased separately through the National Flood Insurance Program or private insurers. Note that flood insurance policies often have a 30-day waiting period before taking effect.

WINDSTORM INSURANCE: Homeowners' policies generally cover wind damage, including hurricanes, but residents in high-risk coastal areas may need additional windstorm insurance. Windstorm insurance also covers hail damage and can be added as a rider to existing policies.

RENTERS' INSURANCE: Renters' policies typically cover wind damage, but flood damage is usually excluded, especially in high-risk areas. Review your policies to ensure you have adequate coverage.

Preparation and insurance planning are key to weathering the storm and recovering swiftly after a hurricane strikes.



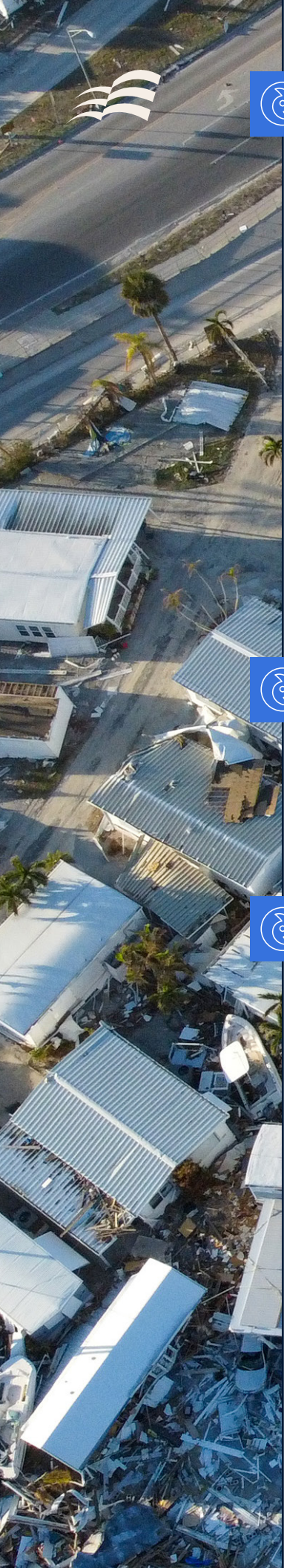
Hurricane Season Preparation Checklist

Here are some steps for homeowners to take at every stage of storm preparation, from before a hurricane or tropical storm is forecast through its aftermath.



BEFORE A STORM

- Conduct a storm preparedness assessment. Take stock of who and what will be affected in your household, including pets, valuables, and medical needs.
- Inspect your home for vulnerabilities: check the roof, windows, doors, gutters, and foundation for any areas that need repair.
- Create a digital home inventory of insured and valuable items — furniture, electronics, appliances, and important documents — and store it in the cloud. Take detailed photos of your property and belongings while they're undamaged. This documentation is essential for any future insurance claims.
- Review your homeowners, flood, and wind insurance policies. Confirm coverage and deductible amounts. If you don't already have flood insurance, consider adding it — it's often sold separately.
- Identify nearby hazards such as overhanging tree limbs or aging power lines. Trim trees and shrubs away from your home to reduce the risk of falling branches.
- If you live in a flood-prone area, check FEMA flood maps and consider home modifications (e.g., sealing the foundation and installing sump pumps).
- Build or restock your emergency kit: flashlights, batteries, first-aid supplies, bottled water (1 gallon per person per day), nonperishable food, sanitation items, and medication.
- Purchase and test a backup power source, such as a generator, and store enough fuel in a safe location.
- Stock up early on plywood or storm shutters for windows and doors.
- Store important documents (passports, insurance policies, medical records) in a waterproof container or digitally.
- Create a family emergency plan. Decide how you will communicate, where you will go if you evacuate, and how you will reunite.
- Keep a battery-powered weather radio to receive updates if you lose power and internet.
- Plan for pets: identify shelters or hotels that allow animals and keep pet supplies with your emergency kit.
- Know your local evacuation routes and practice them with your household.



AS A STORM APPROACHES

- Install storm shutters or board up windows with plywood.
- Use sandbags to protect low-lying entry points.
- Secure or bring indoors all outdoor furniture, grills, tools, planters, and other items that could become projectiles.
- Clear out gutters and downspouts to allow for proper drainage.
- Fill your vehicle's gas tank in case of evacuation.
- Move valuable items and electronics away from windows and elevate them off the floor if flooding is possible.
- Unplug non-essential appliances and electronic devices.
- Set your refrigerator and freezer to the coldest setting to preserve food longer if the power goes out.
- Turn off gas and water at the main shutoff valves if advised by authorities.
- Charge all cell phones, portable chargers, and battery banks.
- Notify friends or family members of your plans and location.
- Stay informed by monitoring local weather updates and emergency instructions.



DURING A STORM

- Remain indoors and away from windows and glass doors.
- Take shelter in an interior room on the lowest level of your home.
- Use battery-powered lights instead of candles to reduce fire risk.
- Continue to monitor storm updates via radio or mobile alerts if available.



AFTER A STORM

- Stay inside until authorities say it is safe to go outside.
- Watch out for downed power lines, flooding, and structural damage.
- Avoid driving unless necessary; roads may be blocked or unsafe.
- Photograph any damage to your home and property before making temporary repairs.
- Check for roof leaks, broken windows, water intrusion, or compromised structures.
- Clear debris from walkways and roof gutters when it's safe to do so.
- Contact your insurance company as soon as possible to file a claim.
- Save receipts for all repair-related purchases to support your insurance claims.
- If needed, call a licensed contractor or disaster restoration company for emergency repairs.



The Right Disaster Recovery Partner Can Help You Rebuild Faster



Our tropical storm and hurricane recovery services can help you recover after a serious disaster. We take pride in not only restoring residential properties to their pre-loss condition (or even better) but also giving our clients peace of mind. At ATI Restoration, we have the knowledge, skills, and resources needed to handle any catastrophic recovery and minimize disruptions to your daily life, ensuring that you can return to the comfort and safety of your home as quickly as possible.

When a hurricane strikes, having a trusted disaster recovery partner can make all the difference. Homeowners who plan ahead — by identifying a restoration provider before a storm hits — are more likely to receive prompt, professional help when it matters most.

Waiting until after the storm to make those connections can delay recovery, especially when demand for services spikes. The longer you wait, the greater the potential for damage — and the harder the road to rebuilding becomes.

By taking proactive steps now and partnering with experienced recovery professionals, you can protect your home, your family, and your peace of mind when the next storm arrives.

With 70+ Locations Nationwide

ATI responds to major events and day-to-day
emergencies across the U.S.

