Storm Season Planning for Hoffman Realty's Landlords

The Atlantic Hurricane Season is June 1st until November 30th and we want you to be prepared for severe weather that could cause damage to your property.

Advance planning for storm season is very important, so we recommend you:

- Check Your Insurance
- Make sure we have Your up-to-date Contact Information
- Organize Board-Up or Shutter Service Now

Hurricane Irma threatens Florida in 2017

Check your Insurance

What is Covered?: Review your insurance coverage with your agent to ensure you are adequately covered. Some things you want to know is if your policy:

- Covers windstorm damage from a hurricane and with what deductible?
- Covers the actual cost to repair or rebuild after hurricane damage?
- Covers lost rents after hurricane damage and for how long?

Another question to ask is if your policy is from an "admitted carrier". This means that if the insurance company fails financially after big hurricane losses, the State will step in to make payments on claims as necessary.
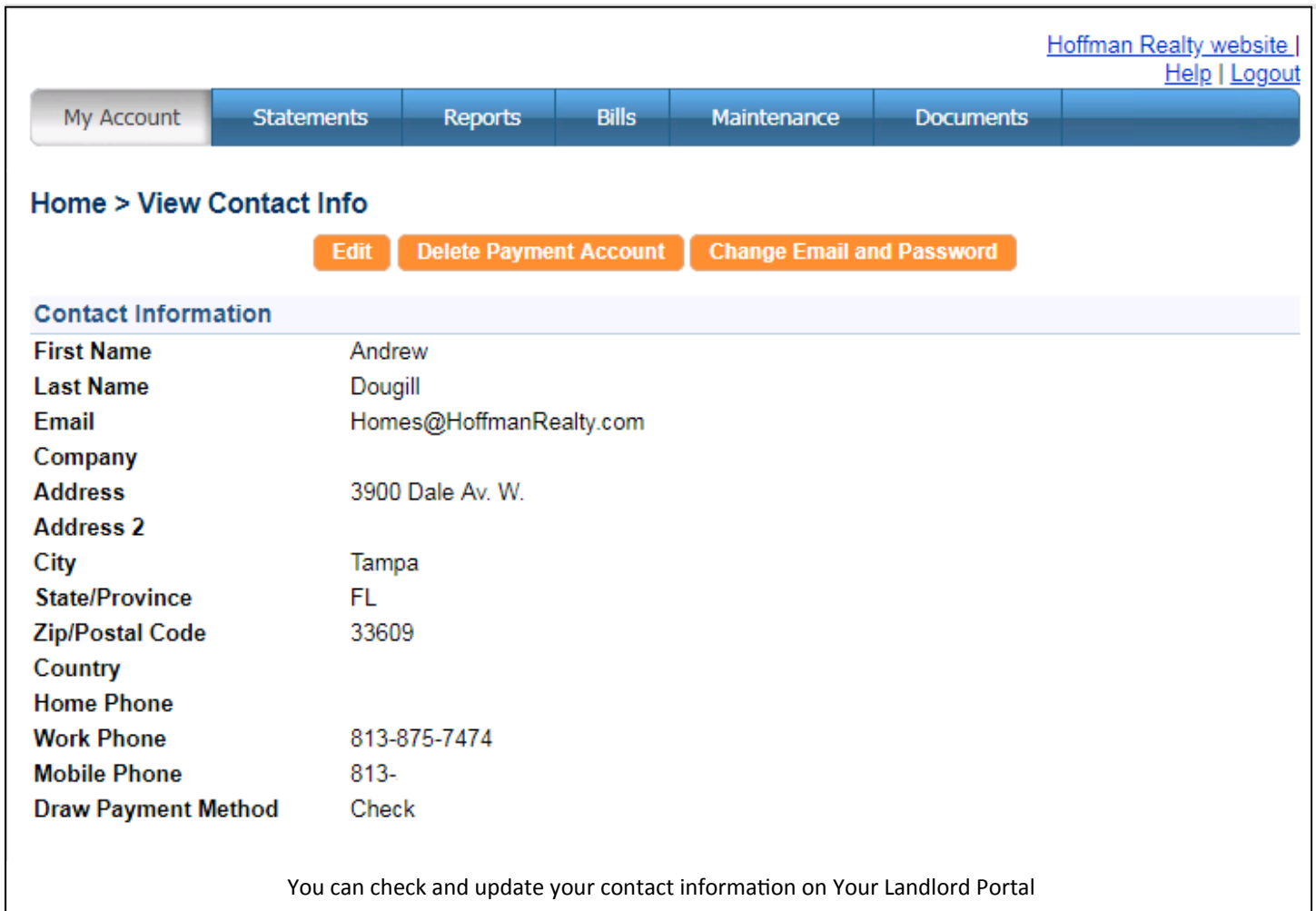
Should You Purchase Flood Insurance?: You may consider purchasing a flood insurance policy as your hazard policy will not pay for water damages caused by storm surge. If you have a mortgage and live in a high risk flood hazard zone, your mortgage company will require you to have a flood insurance policy. However, if you are not in a high risk flood hazard zone or you own your property free-and-clear you may not carry coverage.

If you want to purchase a flood policy discuss it with your insurance agent. Your agent will likely need an updated survey and elevation certificate. We are happy to order and coordinate obtaining this survey for you.

Send us your Declaration Pages: Make sure Hoffman Realty has a current copy of your insurance policy. Send us you most recent hazard insurance (and flood insurance) declaration pages so we a copy on file.

Make sure we have Your "Up-To-Date" Contact Information

Is You Contact Information Correct?: Make sure we have all your latest contact information. You can check what contact information we have for you by logging-in to you landlord portal. If it is out-of-date, you can easily update it .

Hoffman Realty website | Help | Logout	

My Account | Statements | Reports | Bills | Maintenance | Documents

Home > View Contact Info

[Edit] [Delete Payment Account] [Change Email and Password]

Contact Information

First Name	Andrew
Last Name	Dougill
Email	Homes@HoffmanRealty.com
Company	
Address	3900 Dale Av. W.
Address 2	
City	Tampa
State/Province	FL
Zip/Postal Code	33609
Country	
Home Phone	
Work Phone	813-875-7474
Mobile Phone	813-
Draw Payment Method	Check

You can check and update your contact information on Your Landlord Portal

Organize Board-Up or Shutter Service Now

Don't Wait Until a Storm is Threatening: The last times the Tampa Bay area was threatened by major hurricanes, in 2004 and 2017 (fortunately they missed), landlords and tenants were calling our office 2-3 days prior to the expected arrival requesting a board-up service or shutter installation service. Unfortunately, this was way too late to request this service. Our office was closed due to a mandatory evacuation order from Hillsborough County, while our staff and vendors (that had not left the State) were waiting in long lines at hardware stores for plywood (that was being rationed) to board up their own homes. The lesson learned is the time to plan for a board-up (or shutter install) service is NOW. Not when a storm is threatening. If you think you might want this service, don't wait, arrange it now!

Don't Rely on your Tenants to Board Up: We recommend that you do not rely on your tenant to secure your property from a major storm. We have seen some well meaning but ineffective attempts to board up properties by tenants that do more damage than provide protection. Additionally tenants may be unwilling or unable to take precautions, even if you have pre-made shutters. Consider also, that if installation requires a tenant to climb on a ladder and they fall off and are injured, this may expose you to personal injury claims.

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Hire a Local Contractor: It is usually always better to arrange installation by hiring a local contractor or making arrangements with local friends and family, well in advance of any storms. Unfortunately, due to insurance, Hoffman Realty is not able to offer this service through our company. However, we have prepared a **list of local contractors** that you can hire for Hurricane Shutter Installation and Board-Up. Contact us for a copy!