

2026 COVE GUIDE



2026 CYPRESS COVE HURRICANE GUIDE

Helping Cypress Cove residents navigate storm season with confidence.

Hurricane Guide

As we enter hurricane season, it's crucial to remember the importance of mobile home safety and preparedness. Taking the right steps before, during, and after a storm can significantly reduce the risk of damage and protect lives.

At Cypress Cove, the safety and well-being of our residents are our top priority. We've updated our Hurricane Preparedness Guide to include the latest information, helpful resources, and important contact numbers to assist you in navigating the season ahead. Please take the time to review this guide, stay informed, and support one another—because preparedness is a community effort.



IMPORTANT PHONE NUMBERS

- Osceola County Fire Rescue Station 64(Pleasant Hill Rd) – (407) 742-6930
- Poinciana Medical Center – (407) 530-2000
- Osceola County Emergency Management Main Office – (407) 742-9000
- Osceola County Citizen Information Center – (407) 742-0000
- Federal Emergency Management Agency (FEMA) - (800) 621-3362



WEBSITES

- Sign up for emergency alerts from Osceola County at [Alert Osceola](#)
- [Florida Disaster .org](#)
- [Osceola Agencies Special Needs Program](#)
- [Osceola Agencies Hurricane Center](#)
- [Florida Department of Health Emergency Page](#)
- [FEMA Hurricane Preparedness](#)



MOBILE APPS

- [Florida 511 Mobile App](#)
- [American Red Cross Emergency Mobile App](#)
- [FEMA Mobile App](#)

BEFORE THE STORM CHECK LIST

If you live in a mobile home, take a moment to go through this checklist and make sure everything is taken care of.

- Schedule a full inspection of your mobile home by a licensed contractor. Ensure that all tie-downs and straps are installed or reinforced, and that your home is securely anchored to the foundation in compliance with Florida Statute 320.8235(1). Be sure to ask the contractor about the best ways to secure additional structures such as storage sheds, utility buildings, and carports.
- Plan your evacuation destination in advance. Decide where you will go if an evacuation is ordered, and gather all necessary details for that location. Confirm the physical address, phone number, and any specific entry requirements or procedures ahead of time.
- Prepare a ready-to-go supply of essential hygiene items. Be sure to include cloth face coverings, hand sanitizer, and disinfecting wipes in your emergency kit.
- Make copies of important documents and keep them with you. Store the originals in a secure, waterproof location—preferably outside of any flood zone, such as a safe deposit box. Your document kit should include, at a minimum:
 - Property deeds, titles, and wills
 - Insurance policies (home, auto, life, health)
 - Medical records and prescription information
 - Personal identification (driver's license, birth certificate, passport, etc.)
 - Recent billing statements (mortgage, loans, credit cards, utilities)
- Prepare as if you're going to a shelter. Pre-pack a bag with essentials including:
 - Medications and any necessary dietary items
 - Copies of important documents (see list above)
 - Entertainment items such as books, games, or puzzles to help pass the time
 - A cot, chair, or bedding (many county shelters do not provide these)
 - Chargers and extra batteries for all essential devices (radios, flashlights, hearing aids, mobility equipment, etc.)
- Fill clean water containers in advance. Also, prepare your bathtub as an emergency water source: scrub it thoroughly, rinse with plain bleach, rinse again with clean water, let it dry completely, then fill it with water.
- If you evacuate, manually shut off your water and gas supply to help prevent potential leaks or damage while you're away.

- Share your hurricane plan with family or friends. Be sure to provide them with detailed information about your evacuation destination, contact numbers, and any travel plans so they know where you'll be and how to reach you.
- Include your pets in your hurricane plan. Not all county shelters accept animals, so make arrangements in advance. Identify a pet-friendly shelter or plan to stay with friends or family who can accommodate both you and your pets.
- If you have special medical needs and require evacuation assistance, register in advance. Be sure you are enrolled with both your local fire department and the Florida Special Needs Registry. Special-needs shelters are equipped to assist only those who are pre-registered.
- Stay informed by monitoring local media for evacuation orders and shelter openings. Do not assume all shelters will open during every storm—only designated locations will be activated based on the severity and path of the storm.
- Make sure your mobile home number is clearly visible. This helps emergency responders and utility crews quickly identify your residence in the event of a storm or evacuation.
- If you're unable to secure homeowners insurance through private providers, contact Citizens Property Insurance Corporation. Established by the Florida Legislature, Citizens offers coverage to eligible residents who cannot obtain insurance elsewhere. Call (888) 685-1555 or visit www.CitizensFla.com for more information.
- Manufactured home insurance coverage is especially critical during hurricane season. Contact your insurance agent to review your policy and ensure you have adequate coverage for your specific needs. Florida law allows insurance companies to offer discounts—up to 10% annually—if you provide proof of a tie-down inspection for your mobile home.
- Document your property before the storm. Take clear photos and video of the exterior of your home from multiple angles. This can be invaluable for insurance claims and damage assessments after the storm.
- Make sure the Cypress Cove front office has your current contact information. This ensures you receive important updates and emergency alerts from the administration during hurricane season.

PET-FRIENDLY SHELTERS – OSCEOLA COUNTY

Osceola County Emergency Management, in partnership with Osceola Animal Services, the American Red Cross, and the Osceola County School District, offers pet-friendly sheltering during emergencies.

Only specific shelters are designated as pet-friendly. For planning purposes, the three designated facilities are:

- Liberty High School (Poinciana)
- Harmony High School
- Kissimmee Middle School

Please note: Final activation of these shelters depends on the specific needs and resources available at the time of the emergency.

For more information, contact Osceola County Emergency Management at (407) 742-9000.

RESIDENTS WITH SPECIAL NEEDS – OSCEOLA COUNTY

The Florida Division of Emergency Management, in coordination with local agencies, maintains a Special Needs Registry to help identify and assist residents who may require additional support during disasters or emergencies.

By registering, you help first responders prepare to assist you more effectively in the event of an evacuation or emergency situation.

Important Reminders:

- If you rely on medical equipment, have a backup power source in place if you choose not to evacuate.
- Registration is essential for access to Special Needs Shelters—pre-registration is required.

To register or for questions, contact:

 Email: specialneeds@osceola.org

 Osceola County Special Needs Coordinator

2586 Partin Settlement Rd

Kissimmee, FL 34744

 Phone: (407) 742-9001

 [Special Needs Program Website](#)

 [Information Card PDF](#)

AFTER THE STORM: RETURNING HOME & SAFETY GUIDELINES

• **Returning Home**

Only return home when local authorities have declared it safe to do so. Stay tuned to local radio stations or official channels for updates. Always carry photo I.D. with your current address. You may be permitted to retrieve essential belongings but required to leave again—follow all instructions carefully.

• **Driving**

Drive only if absolutely necessary. Avoid flooded roads and standing water—your vehicle can become stranded, and emergency services may be delayed or unavailable.

• **First Aid**

Carry a basic first aid kit, if possible. Do not attempt to move seriously injured individuals unless they are in immediate danger. Contact emergency services for help when available.

• **Clean-Up & Debris Removal**

For storm debris pickup, contact Osceola County Public Works at (407) 742-0662. Be patient—cleanup crews will be managing multiple impacted areas. You may also hire certified storm debris contractors. Use sun protection and wear durable work clothes.

Never attempt electrical repairs and do not connect generators directly to home power systems or meters—this is extremely dangerous.

• **Hidden Dangers**

Enter your home with caution and only after confirming the structure is safe. Never touch downed or dangling power lines. If you smell gas or suspect a leak, leave immediately and contact your utility company, police, or fire department. Be alert for displaced wildlife like snakes, insects, or animals, and avoid walking through water or over debris piles.

• **Water Safety**

If clean drinking water is unavailable, use one of these purification methods:

1. Boil water for a full rolling boil for 10 minutes.
2. Chlorinate with 8 drops of plain, unscented chlorine bleach per gallon. Let stand for 30 minutes.
3. Use purification tablets (follow package directions).

• **Emergency Toilet**

If water service is disrupted, line a 5-gallon bucket with a large trash bag. Place ¼ cup of bleach in the bottom and secure the lid tightly when not in use.

• **Communication**

Once you're safe, notify family and friends of your status and location by phone. Then use social media to update others who may not have received the word.

AFTER THE STORM: INSURANCE GUIDANCE

• Claim Notification

Contact your insurance company or agent as soon as possible if your home has sustained damage.

• Claim Coordination

Work closely with your insurance representative before making any permanent repairs. Take clear photos or videos of all damage to your home and belongings to support your claim.

• Temporary Repairs

Most policies require homeowners to make temporary repairs to prevent further damage. Document all repairs with photos and keep all receipts for reimbursement.

• Record Keeping

Provide your adjuster with copies of your property inventory, cancelled checks, receipts, invoices, or other documents to help assess the value of damaged items.

• Property Disposal

Do not discard damaged items until your insurance adjuster has examined them. Disposal before inspection could result in denial of compensation.

• Additional Living Expenses

If your policy includes “Additional Living Expenses” (ALE) such as hotel stays, car rentals, or meals, save all receipts to expedite reimbursement.

• Adjuster Verification

Always confirm that insurance adjusters are licensed. Contact the Florida Department of Financial Services (formerly FDOI) for verification.

Never pay an adjuster up front—this is not a legitimate or authorized practice.

• Types of Adjusters

Understand the three types of insurance adjusters:

- Company Adjusters – Employed directly by your insurance company
- Independent Adjusters – Contracted by your insurance company
- Public Adjusters – Self-employed, typically paid a negotiated percentage of your settlement

• Claim Denial Protection

Under Florida Statute 320.8325(3)(b), your insurance company cannot deny a claim simply because your home was not secured before the storm.

• Settlement Disputes

If your claim is unfairly denied, your policy may require mediation or arbitration before you file a lawsuit. You can also contact the Florida Department of Financial Services for guidance.

• No Flood Insurance?

If you do not have flood insurance, contact FEMA's Disaster Helpline for available assistance:

☎ (800) 621-3362 or TTY (800) 462-7585

🌐 www.fema.gov

RECONSTRUCTION & HOME REPAIRS



- Hire only licensed and insured contractors/roofers.
- Ask for recommendations from trusted neighbors, friends, or local sources.
- Check contractor credentials through the Better Business Bureau or state agencies.
- Obtain written estimates from at least three contractors before deciding.
- Request and keep a copy of the final, signed contract.
- Make the final payment only after the job is complete and you are satisfied.
- Have any contract or loan documents reviewed before signing.



- Use your home as collateral for a repair loan—you could risk losing it.
- Choose the lowest bid automatically—weigh experience, quality, and reliability.
- Pay for the entire job up front.
- Pay a deposit without thoroughly checking the contractor's record.
- Pay more than one-third of the total cost as a deposit.
- Pay in cash. Always use a traceable payment method.


CONSUMER PROTECTION TIPS

Solicitation & Canvassing

- Be cautious of unsolicited contractors who show up at your home or drive through your neighborhood in unmarked vehicles.
- Consumer fraud is especially common after natural disasters—trust your instincts and verify credentials.

Unlicensed Contractors

- Do NOT hire unlicensed individuals. They may leave work incomplete or substandard.
- To **verify a contractor's license**, or get a list of licensed professionals, contact: Florida Dept. of Highway Safety & Motor Vehicles – Bureau of Mobile Home/RV Construction

 (850) 617-3004

Red Flags – Be Wary of Contractors Who:

- Go door-to-door selling services.
- Are not established in your local community.
- Offer "discounts" for leftover materials from another job.
- Push you to make large temporary repairs without proper assessment.
- Try to rush you into signing a contract.
- Charge for estimates—most reputable contractors offer free quotes.

Disclaimer:

This guide is intended for informational purposes only and does not constitute legal, medical, or emergency advice. While every effort has been made to ensure the accuracy and relevance of the information provided, residents are encouraged to contact the appropriate agencies listed within this guide for the most current and detailed guidance. Cypress Cove assumes no responsibility for actions taken based on the contents of this guide.