Florida: 2026-27 El Nino checklist

Last reviewed: Nov 2, 2026 · Peak risk window: Dec-Mar · 64 actions

In an emergency, or if life is at risk, call 911. Follow evacuation orders and instructions from local officials and the National Weather Service. They override this checklist.

Water and food

- [ ] **Store drinking and sanitation water**
  Rain floods can interrupt or contaminate Florida water supplies.
  When: This fortnight | Cost: USD 38.36-40.32 | Qty (family of 4): 28 US gallons for 4 people: 1 gallon/person/day for 7 days; add individual needs
  floridadisaster.org

- [ ] **Build a rotating seven-day no-cook food supply**
  Storm outages and flooded roads can prevent refrigeration and shopping.
  When: This fortnight | Qty (family of 4): 7 days of usual meals and snacks for 2 adults + 2 children; include dietary needs
  floridadisaster.org

- [ ] **Pack and test a manual can opener**
  Canned storm supplies remain usable when the electric opener has no power.
  When: This fortnight | Cost: USD 4.36-6.97 | Qty (family of 4): 1 household opener; adult use
  floridadisaster.org

- [ ] **After a flood, throw out food that touched floodwater or storm water; if unsure whether a food is safe, throw it out; sanitize flooded food-contact surfaces**
  CDC: food that may have had contact with floodwater or storm water may be unsafe to eat, and unsafe food can make you sick even if it looks and smells normal
  When: know before any flood; apply during recovery
  cdc.gov

- [ ] **If told tap water is unsafe and you have no bottled water, boil clear water for 1 minute, or add 8 drops of unscented 5-9% bleach per gallon (double for cloudy or very cold water) and wait 30 minutes**
  CDC: boiling or bleach cannot make water with fuel or toxic chemicals safe; use bottled water instead
  When: learn now; apply when told tap water is unsafe | Qty (family of 4): 1 bottle unscented bleach; pot; dropper
  cdc.gov

- [ ] **During a power outage keep fridge and freezer doors closed; throw out refrigerated perishable food after 4 hours without power**
  CDC: throw out perishable refrigerator food when the power has been off for 4 hours or more
  When: during any power outage | Qty (family of 4): 1 appliance thermometer
  cdc.gov

Power, heat and light

- [ ] **Put battery LED flashlights within reach of beds and the tornado room**
  Nighttime tornado warnings and storm outages require light without candle fire risk.
  When: within 2 weeks; test before each storm | Cost: USD 19.98-23.88 | Qty (family of 4): 4 lights (one each) plus matching spare batteries
  floridadisaster.org

- [ ] **Put a battery or battery-backup CO alarm near every sleeping area. Test it as the maker says**
  Fuel-burning equipment used during outages can produce fatal carbon monoxide; alarms provide warning.
  When: within 2 weeks; check batteries each spring and fall and follow manufacturer testing instructions | Cost: USD 39.80-49.97 per alarm | Qty (family of 4): Number and placement suited to the home and manufacturer instructions; cover every sleeping area
  cdc.gov ; cdc.gov

- [ ] **Run any portable generator only outdoors, at least 20 feet from any window, door or vent; never inside the home, basement or garage; use a battery-powered or battery-backup CO detector**
  CO can enter the house during a Florida storm outage and kill; generators must never be run inside or too close to openings
  When: within 2 weeks; apply during every outage
  cdc.gov

- [ ] **Stage existing warm bedding and choose somewhere safe to stay if the house becomes too cold**
  Winter storm outages can leave vulnerable Florida residents cold. Never heat rooms with an oven or use charcoal grills or camping stoves indoors.
  When: within 2 weeks; relocate before unsafe indoor conditions | Qty (family of 4): Existing blankets/bedding for all 4 people; named safe destination
  cdc.gov

- [ ] **Learn the signs of carbon monoxide poisoning: headache, dizziness, weakness, nausea, vomiting, chest pain, confusion. If anyone has them, get everyone outside into fresh air, then call 911 or Poison Control at 1-800-222-1222**
  Odorless, invisible fumes from fuel-burning generators and heaters can cause carbon monoxide poisoning during Florida storm outages
  When: This fortnight
  cdc.gov

Flood and storm protection

- [ ] **Choose and practice reaching a tornado shelter room**
  Florida has a winter tornado threat; the El Niño signal is particularly pronounced in central and south Florida. On a tornado warning use a basement or safe room if available; otherwise use an interior room on the lowest floor of a sturdy building, away from windows, and protect yourself from flying debris.
  When: now; act immediately on a tornado warning | Qty (family of 4): 1 practiced plan for all 4 people
  weather.gov ; weather.gov ; weather.gov ; weather.gov

- [ ] **If living in a manufactured home or RV, arrange a sturdy shelter and early transport**
  Manufactured homes are unsafe tornado shelters; an overnight warning may leave little travel time. Arrange to reach a safer structure before severe weather.
  When: now; move before severe weather arrives | Qty (family of 4): 1 destination and transport plan for all 4 people
  weather.gov ; weather.gov

- [ ] **Map routes to higher ground and a flood evacuation destination**
  Flooding can develop quickly and make roads dangerous. Identify higher ground and alternative routes beforehand; obey evacuation instructions and never walk or drive through floodwater.
  When: now; leave promptly when officials advise and before routes flood | Qty (family of 4): 1 family route plan with alternatives where available
  weather.gov ; weather.gov

- [ ] **Check county or city sandbag availability before storms; consider purchased flood barriers if appropriate**
  Ask your county or city whether it gives out sandbags; rules differ. In Pinellas, the limit is 10 per resident, enough for one doorway to about 15 inches. Sandbags slow water but do not stop it, and do not stop waves or storm surge. Never delay leaving to place them.
  When: now; verify availability before severe weather | Cost: free only where bags are offered free; purchased barriers cost extra | Qty (family of 4): Limit of 10 bags per resident when offered by Pinellas County; check other providers' rules
  pinellas.gov

- [ ] **If a sump pump is already fitted, test it and review its backup before winter rain**
  Sustained rain and simultaneous power loss can defeat an untested existing drainage pump; a new system needs property-specific advice.
  When: within 2 weeks; test before forecast heavy rain | Qty (family of 4): n/a for most Florida homes
  weather.gov

- [ ] **Never walk, drive or swim through floodwater: Turn Around, Don't Drown**
  Floodwater can conceal contamination, electrical hazards and damaged roads; moving water can sweep away people and vehicles. Move to safety before routes flood.
  When: now; apply in every flood
  cdc.gov ; weather.gov

- [ ] **Look up mapped flood risk using FEMA's Flood Map Service Center; remember that properties outside designated flood zones can still flood**
  USGS identifies FEMA's Flood Map Service Center as an official source of insurance flood maps. Pinellas County confirms that flooding can occur outside designated flood zones; use local floodplain advice alongside mapped information.
  When: within 2 weeks; consult the county if the map service is unavailable
  usgs.gov ; pinellas.gov

- [ ] **Find out whether you live in a hurricane evacuation zone, a low-lying flood-prone area, a mobile home or an unsafe structure using Know Your Zone**
  FDEM: residents should know whether they live in an evacuation zone, a low-lying flood-prone area, a mobile home or an unsafe structure, because these areas and buildings are the most likely to be evacuated
  When: This fortnight
  floridadisaster.org
- [ ] **Keep the car's fuel tank full and never drive through flooded areas**
  Ready.gov: a full tank helps in an evacuation or power outage; six inches of water can cause a vehicle to lose control or possibly stall
  When: within 2 weeks; keep topped up Dec-Mar | Cost: free (cost of fuel) | Qty (family of 4): 1 car; n/a if none
  ready.gov

Home preparation

- [ ] **Check visible roof, door and garage damage safely from the ground; arrange qualified assessment**
  Winter thunderstorm winds and rain exploit weak openings; the check does not certify tornado resistance.
  When: now; finish agreed repairs within a month | Qty (family of 4): 1 home check; renters notify landlord
  floridadisaster.org
- [ ] **Check drains, gutters and downspouts; arrange safe clearing**
  Blocked drainage worsens flooding during repeated Florida winter downpours; avoid roof or ladder work beyond safe ability.
  When: now; recheck before heavy rain | Qty (family of 4): 1 property drainage check
  myfloridacfo.com ; redcross.org
- [ ] **Check trees from a safe distance. Never trim near power lines; leave that to trained line-clearing crews. For a downed line, stay away and call 911, then your power company (FPL customers: 1-800-468-8243)**
  Severe-storm winds can bring trees onto homes and lines. Leave line-adjacent trimming to utility-qualified professionals.
  When: now; no trimming during storms | Qty (family of 4): 1 property check; n/a if no trees
  fpl.com
- [ ] **Make a written room-by-room inventory of belongings, backed up by a video of each room, and keep a copy away from the home**
  Flood or tornado losses are easier to document when pre-storm evidence survives evacuation.
  When: within 2 weeks; update after major purchases | Qty (family of 4): 1 home inventory with copies
  files.consumerfinance.gov
- [ ] **Find your water shut-off and electrical panel. Never touch electrical equipment while wet or standing in water. If you would have to step into water to reach the panel, call an electrician**
  Flood preparations may require safe utility isolation. Floodwater may be electrically charged. If reaching the power switch requires entering standing water, call an electrician. Only qualified gas-company representatives or emergency personnel should operate the main gas-meter valve.
  When: within 2 weeks; arrange help before water rises | Qty (family of 4): 1 utility plan; renters confirm with landlord
  pinellas.gov ; floridadisaster.org ; cdc.gov
- [ ] **After a flood keep the power off and do not touch wet or damaged electrical equipment; have your utility or a licensed electrician inspect the wiring and panel before power is restored**
  Floodwater can damage electrical systems; local codes may require a licensed electrician or inspector to check before power is restored, and damaged equipment should never be touched
  When: within 2 weeks; apply after any flood | Cost: free (any electrician's work is extra)
  energy.gov ; weather.gov
- [ ] **Pack a go-bag for each person that you can carry if you must leave on foot; include a first aid kit**
  Ready.gov: prepare a go-bag you can carry when you evacuate on foot or by public transportation, and leave early enough to avoid being trapped by severe weather
  When: This fortnight | Qty (family of 4): 1 bag per person
  ready.gov ; ready.gov
- [ ] **Meet as a household and write down how you will contact each other, reconnect if separated, and a family meeting place that is easy to find**
  Ready.gov: know how you will contact one another and reconnect if separated; set a family meeting place
  When: Now | Qty (family of 4): 1 written plan
  ready.gov

Documents

- [ ] **Make grab-bag copies of identity, housing and insurance papers**
  Evacuation after Florida floods or tornadoes can separate families from proof of identity and coverage. Include IDs, passports, children's birth certificates, policies and deeds/leases.
  When: This fortnight | Qty (family of 4): 1 household set covering all 4 people
  ready.gov ; consumerfinance.gov

- [ ] **Add health, prescription, child vaccination and pet records to the document set**
  Storm evacuation can disrupt care and pet shelter admission; include medical records, medicine names/doses, clinicians, health insurance and pet vaccination/microchip details.
  When: within 2 weeks; update when treatment changes | Qty (family of 4): Records for all 4 people and every pet; copies of prescriptions
  cdc.gov ; ready.gov ; floridadisaster.org

- [ ] **Put paper copies in a portable waterproof document container**
  Floodwater can destroy the grab-bag paperwork needed for care, housing and claims; keep a separate backup too.
  When: This fortnight | Cost: USD 12.59-21.99 | Qty (family of 4): 1 household container sized for the complete document set
  consumerfinance.gov

- [ ] **Create secure cloud and offline document backups; check access before evacuation**
  A flooded home or dead phone can block access to insurance and identity records; keep password-protected copies separately and paper contacts available.
  When: within 2 weeks; test access before each evacuation | Qty (family of 4): 1 secure cloud copy plus 1 separate offline copy using existing storage
  consumerfinance.gov

Children

- [ ] **For any infant, pack feeding supplies, diapers, wipes and prescribed medicines; formula-fed: pack ready-to-feed formula**
  RTF formula is safest for formula feeding during emergencies because it needs no mixing water. If powder is unavoidable, follow CDC's age-specific preparation instructions and use safe water. Boiling cannot remove harmful chemicals or toxins. Babies under 2 months, born prematurely or with weakened immunity need extra precautions: boil water, wait about 5 minutes, mix while very hot, then cool the prepared feed before feeding. For other infants, follow CDC's emergency safe-water instructions and the formula label. Use exact water/powder amounts; never dilute. Use prepared formula within 2 hours of preparation and 1 hour after feeding starts; discard leftovers. Use safe water for cleaning; discard nipples and pacifiers touched by floodwater. Discard opened/prepared refrigerated formula after 4 hours without power or if refrigerator temperature exceeds 40°F.
  When: within 2 weeks; check expiry before each storm | Qty (family of 4): If applicable: 7 days at the infant's usual use; clinician sets medicine quantity
  cdc.gov ; cdc.gov ; cdc.gov ; cdc.gov ; floridadisaster.org

- [ ] **Agree school/childcare closure and reunification arrangements; ask each school how it would reunite children with families**
  Tornado warnings or flooded routes may separate children from parents; CDC says schools and childcare centers have plans to reunite children with families
  When: now; review before forecast severe weather | Qty (family of 4): 1 plan covering both children and their schools/childcare
  cdc.gov

- [ ] **Make child emergency contact/ID cards with a current photo kept by the caregiver**
  Rapid sheltering or flood evacuation can separate children; cards need trusted adults' contacts and relevant care information.
  When: now; update contact changes | Qty (family of 4): 2 child cards; 1 current photo per child with caregiver
  cdc.gov ; cdc.gov

- [ ] **Pack simple transportable activities (such as coloring books and crafts) and plan calm post-disaster support**
  Storm noise, shelter stays and displacement can distress children; restore routines, listen, limit repeated disaster media and seek professional help for persistent problems.
  When: within 2 weeks; support during/after each event | Qty (family of 4): A few activities per child; family support plan
  cdc.gov ; cdc.gov

Older, disabled and medical needs

- [ ] **Agree a medical-device outage plan and apply to the utility's medical-needs service**
  Storm outages threaten powered treatment. FPL Medically Essential Service needs physician certification and does not guarantee power; agree backup, safe runtime and transport with the care team.
  When: now; test agreed arrangements before winter | Qty (family of 4): 1 individual plan per device user; n/a if none
  fpl.com

- [ ] **Arrange an emergency prescription supply and written medicine list with clinician/pharmacist; agree storage limits and replacement arrangements for refrigerated medicines; keep a cooler and ice packs**
  Ask your doctor or pharmacist for at least 2 weeks of each regular medicine and a written medicine list (FDEM recommends a two-week supply). If power is out for a day or more, throw out medicine that needs a fridge unless the label says otherwise. If a life depends on it, keep using it until you get a new supply. Keep a cooler and ice packs.
  When: now; rotate stock and check expiry monthly | Qty (family of 4): At least 14 days per regular medicine if approved; quantity set by prescriber
  floridadisaster.org ; cdc.gov ; cdc.gov
- [ ] **Apply to Florida's Special Needs Registry and confirm county eligibility and transport**
  People needing medical, electricity or evacuation support may need assistance during winter storms; registration alone guarantees neither a shelter place nor rescue.
  When: now; confirm arrangements before each event | Qty (family of 4): 1 application per eligible person; n/a if none
  floridadisaster.org
- [ ] **Form a personal support network of family, friends and neighbors with agreed check-ins; ask local emergency management about evacuation assistance**
  Flood isolation or night outages can leave older/disabled people without help; share a care plan, keys as agreed and how to respond if contact fails.
  When: now; activate before storms and through outages | Qty (family of 4): 1 support network per person needing help; household chooses check-in schedule
  cdc.gov

Pets

- [ ] **Fit and practice using a secure carrier/crate for each pet**
  Tornado sheltering and flood evacuation are safer when animals can be contained quickly; size and strength must suit the animal.
  When: within 2 weeks; practice before a warning | Cost: USD 24.97-49.97 per carrier | Qty (family of 4): 1 suitable carrier/crate per pet; n/a if no pets
  floridadisaster.org
- [ ] **Pack separate pet food, potable water, bowls, medicines and waste supplies**
  Evacuation or flooded roads can cut access to pet supplies; human water totals exclude animals.
  When: within 2 weeks; rotate and check medicine expiry | Qty (family of 4): At least 7 days per pet at normal use; veterinarian sets medicine and water needs
  floridadisaster.org ; floridadisaster.org
- [ ] **Confirm a pet-accepting evacuation destination and carry ID/vaccination records**
  Not every shelter accepts pets. Check county rules, transport, carrier and vaccination requirements; arrange an alternative with friends/boarding if needed.
  When: now; reconfirm opening/status before leaving | Qty (family of 4): 1 confirmed plan for every pet; waterproof record copies and current photo
  floridadisaster.org ; floridadisaster.org

Alerts and communication

- [ ] **Enable Wireless Emergency Alerts on compatible phones**
  Urgent tornado and flash-flood warnings can arrive overnight; WEA needs no signup. Check phone settings and keep another warning method.
  When: now; keep enabled day and night | Qty (family of 4): Every compatible household phone
  weather.gov
- [ ] **Hillsborough households: enrol in HCFL Alert**
  Tampa-area rain flooding and severe weather require county evacuation and closure messages.
  When: now; select severe-weather/emergency notifications | Qty (family of 4): Adults in Hillsborough; n/a elsewhere
  hcfl.gov
- [ ] **Orange County households: enrol in OCAlert**
  I-4 corridor residents need tornado, flash-flood and shelter updates for home and children's locations.
  When: now; update saved locations | Qty (family of 4): Adults in Orange County; n/a elsewhere
  newsroom.ocfl.net

- [ ] **Obtain an alert-capable NOAA Weather Radio with battery backup; program and test locally**
  Overnight tornado warnings need an audible backup when phones or broadband fail; choose tone alert and SAME location coding, not a listen-only radio.
  When: now; verify reception and alert settings before storms | Cost: USD 20-100 | Qty (family of 4): 1 household receiver plus its required batteries; reception test in shelter room
  weather.gov
- [ ] **Charge and test compatible phone power banks and cables**
  Emergency kits should include a portable charger and phone charging cables. Keeping compatible backup power charged helps preserve household communications during outages.
  When: within 2 weeks; recharge before forecast storms | Cost: USD 30.00-51.76 | Qty (family of 4): 2 power banks (one per adult); compatible cables
  cdc.gov
- [ ] **Learn the difference between a Flood Watch (be prepared) and a Flood or Flash Flood Warning (take action now), and agree what each household member does for each**
  NWS: a Flood Watch means conditions are favorable for flooding, which is possible but not certain; a Flood Warning means flooding is imminent or occurring; a Flash Flood Warning means move immediately to high ground if you are in a flood-prone area
  When: before the first storm warning
  weather.gov
- [ ] **Learn the difference between a Tornado Watch (be prepared) and a Tornado Warning (take shelter now), and agree where each household member goes for each**
  NWS: a Tornado Watch means tornadoes are possible in and near the area, so review plans and check your safe room; a Tornado Warning means a tornado has been sighted or indicated by radar, so move to an interior room on the lowest floor of a sturdy building and avoid windows; from a mobile home, vehicle or outdoors, move to the closest substantial shelter
  When: Now
  weather.gov
- [ ] **Sign up for AlertFlorida local emergency alerts via the Florida Division of Emergency Management (also listed: Ready.gov Alerts, BEACON 24/7 app)**
  FDEM: be sure to sign up for emergency weather alerts in your area; having multiple ways to receive information keeps you safer in an emergency
  When: This fortnight | Qty (family of 4): adults in the household
  floridadisaster.org
- [ ] **Save the State Assistance Information Line (SAIL) hotline 1-800-342-3557 for state disaster information**
  FDEM: the SAIL hotline is operational only during an emergency event; at other times a recorded message with general information is available
  When: save within 2 weeks
  floridadisaster.org

Money and insurance

- [ ] **Request flood-insurance quotes now; confirm purchase and effective dates and check current NFIP authority**
  Most homeowners policies exclude flood damage. NFIP normally has a 30-day waiting period, with exceptions. Confirm current transaction availability and the actual effective date with the insurer or agent. A policy bought today normally starts about 30 days later.
  When: request quotes now; buy as soon as possible and obtain the insurer-confirmed effective date. Key date: NFIP authority runs to Dec 11, 2026. If it lapses, FEMA stops selling and renewing policies but can still pay valid claims.
  floodsmart.gov ; fema.gov
- [ ] **Review homeowners/renters/condo wind and flood cover with the insurer**
  Tornado wind, wind-driven rain and rising-water flood claims differ; ask about exclusions, contents, temporary accommodation and the applicable deductible.
  When: now; resolve questions before binding cover | Qty (family of 4): 1 review of every relevant household policy
  myfloridacfo.com ; floridadisaster.org
- [ ] **Set aside accessible cash in small denominations within the family budget**
  Storm outages can stop ATMs and card payments; choose the amount around essential needs and keep it secure.
  When: within 2 weeks; review before storms
  floridadisaster.org

- [ ] **Save the claims route; after damage report promptly and photograph safely**
  After a flood, take photos or video of the damage and record serial numbers before you throw anything out. Then follow your insurer's claim steps.
  When: save within 2 weeks; report loss as soon as possible after an event | Qty (family of 4): 1 household claims contact sheet and evidence folder
  floodsmart.gov

Local help

- [ ] **Save your county emergency-management contact using FDEM's official directory**
  Orange County (I-4), Pinellas County (Tampa Bay) and Miami-Dade emergency-management offices provide local flood/shelter instructions; use your actual county rather than a statewide assumption.
  When: now; use county updates before each event | Qty (family of 4): 1 county contact saved offline; n/a for other county examples
  floridadisaster.org
- [ ] **Save the American Red Cross 'Get help' page: https://www.redcross.org/get-help.html**
  Florida storm-displaced households can ask the Red Cross about disaster help and shelter information.
  When: save within 2 weeks; contact after displacement
  redcross.org
- [ ] **Check FDEM/county shelter status before traveling**
  A listed school or potential shelter may not be open for a winter tornado/flood event; confirm opening, accessibility and pet arrangements rather than assuming a location is usable.
  When: plan now; reconfirm immediately before leaving | Qty (family of 4): 1 family destination confirmed for the actual event
  floridadisaster.org
- [ ] **FPL customers: save outage reporting number 1-800-468-8243**
  Winter severe winds and flooding can interrupt power; report outages and check restoration information for the correct service address.
  When: save within 2 weeks; report when an outage occurs
  fpl.com
- [ ] **Duke Energy Florida customers: save outage reporting number 800-228-8485**
  Central Florida storm outages require the correct utility channel; report online, by telephone or text OUT to 57801.
  When: save within 2 weeks; report when an outage occurs
  news.duke-energy.com
- [ ] **Tampa Electric customers: save outage reporting number 877-588-1010**
  Tampa Bay winter storms can bring down lines; for a downed/damaged power line call 911, then Tampa Electric, and stay away.
  When: save within 2 weeks; report when an outage/hazard occurs
  tampaelectric.com
- [ ] **Save 2-1-1 (find your local 211 on 211.org) for local shelter, food, housing and disaster-recovery referrals**
  211.org lists disaster recovery, housing and food programs under its get-help menu; use it for non-emergency local help after a storm
  When: save within 2 weeks
  211.org
- [ ] **Agree with neighbors how you will check on each other, especially older or disabled people living alone**
  Ready.gov: discuss how people in your network can assist each other
  When: Now | Qty (family of 4): 1 neighbor check-in plan
  ready.gov

General preparedness information from official sources, not personal, legal, medical or insurance advice. Always follow instructions from your local authorities and emergency services. In an emergency call 999 or 112 (UK) or 911 (US). Checklist built from official-source tables (source hosts shown; full links on the website); costs marked indicative are planning ranges.

Full links and updates:
ninoprep.com/zones/us-fl/
Scan the code or type the address.