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ATI RESTORATION

Hurricane Season Preparation for Businesses

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Introduction

As hurricane season approaches, businesses across coastal and inland regions face mounting pressure to safeguard their people, properties, and operations. Each year, hurricanes grow more unpredictable, bringing not only high winds and flooding but also prolonged power outages, supply chain disruption, and costly downtime. For commercial property owners and facility managers, preparation is no longer optional — it's essential.

This whitepaper provides a practical, business-focused 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 your business recover, and offer a checklist of proactive steps you can take to minimize damage, accelerate recovery, and protect what matters most. Whether you're managing a single facility or a national portfolio, 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 businesses 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.

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.

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.

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 office 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.

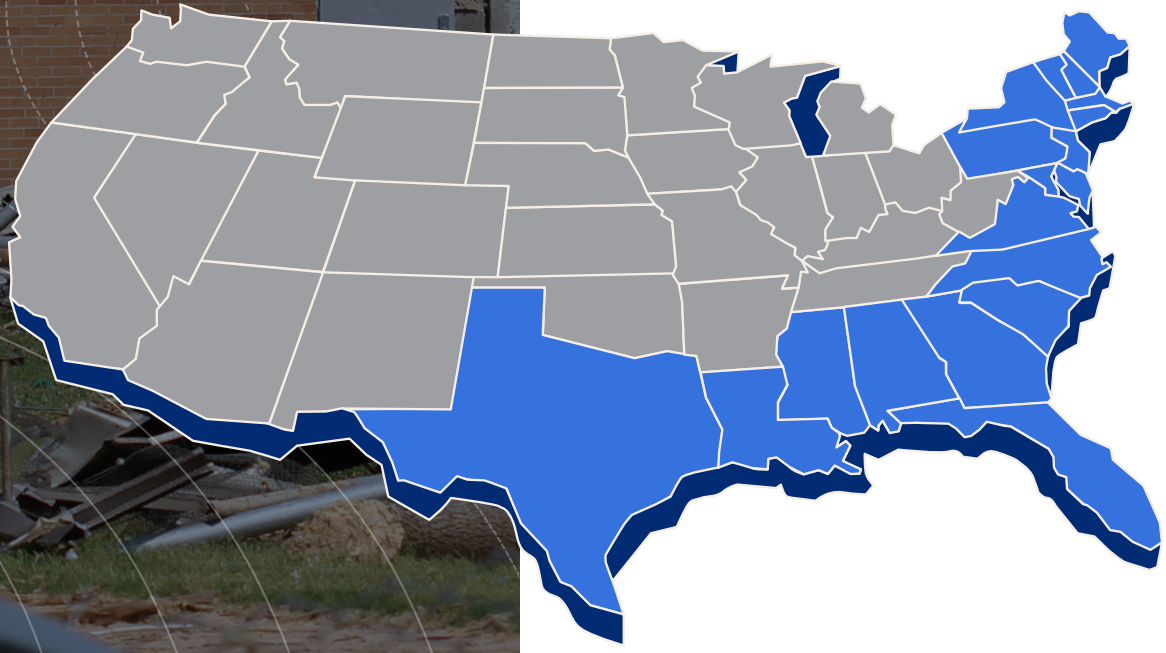
Together, these projections offer a clear message: businesses should not wait for a named storm to take action. With elevated risk on the horizon, now is the time to revisit emergency protocols, supply chains, and business continuity plans — before the first warning is issued.

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 hurricane damage 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. Potential costs include repairing or replacing damaged buildings, restoring infrastructure, emergency response and recovery efforts, and lost business revenue. 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 and a description of how property owners 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. Businesses need to address water leaks and other water-related damage immediately to prevent mold growth and reduce the risks of more severe structural problems. Drying out the affected area, removing any standing water, 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 building contents, and keep energy bills low during the summer months. Businesses with property in hurricane-prone areas 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 business 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.

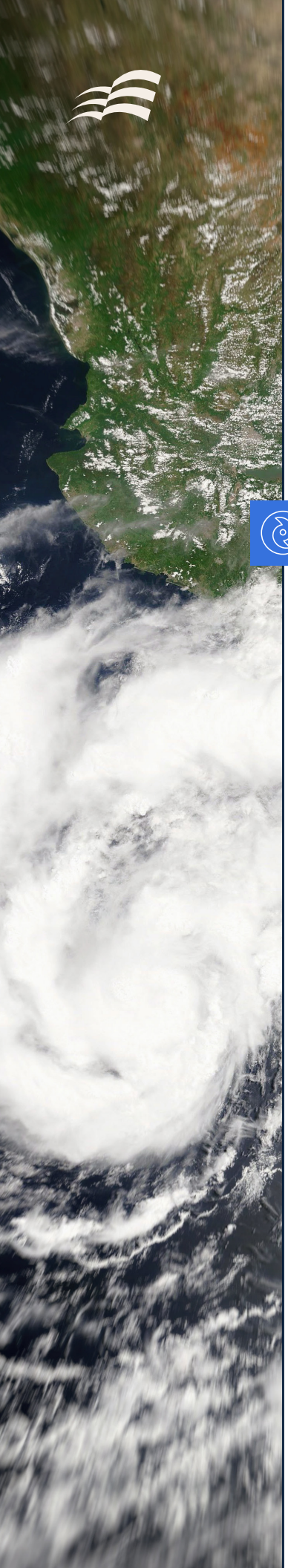
Reconstruction service providers can help restore the property to its original condition. Ask a professional to assess the extent of the damage and determine the appropriate course of action. Top disaster recovery professionals can also recommend ways that businesses can strengthen the integrity of their buildings and roofs to reduce the risks before another storm arises.

Insurance Policy Coverage

Any business 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.

Standard commercial property insurance policies often exclude coverage for hurricane-related damage. Adding a hurricane or flood insurance rider can help cover losses caused by hurricanes, including damage to buildings, structures, office contents, and electronic equipment. Business interruption insurance can provide additional coverage for ongoing expenses if operations are hindered or halted due to a hurricane.

For ongoing construction projects, builder's risk insurance is crucial. This insurance covers damage to insured properties and sites resulting from hurricanes, windstorms, and other weather-related events. Builder's risk policies are tailored to specific projects. Review them carefully to maximize coverage and recovery.



Pre-Season Preparation Checklist

Here are some steps for property owners and managers to take at every stage of storm preparation, from before a hurricane or tropical storm is forecast through its aftermath. Commercial entities may need to engage with disaster recovery companies to develop tailored emergency response plans and strategies for rapid resource mobilization.

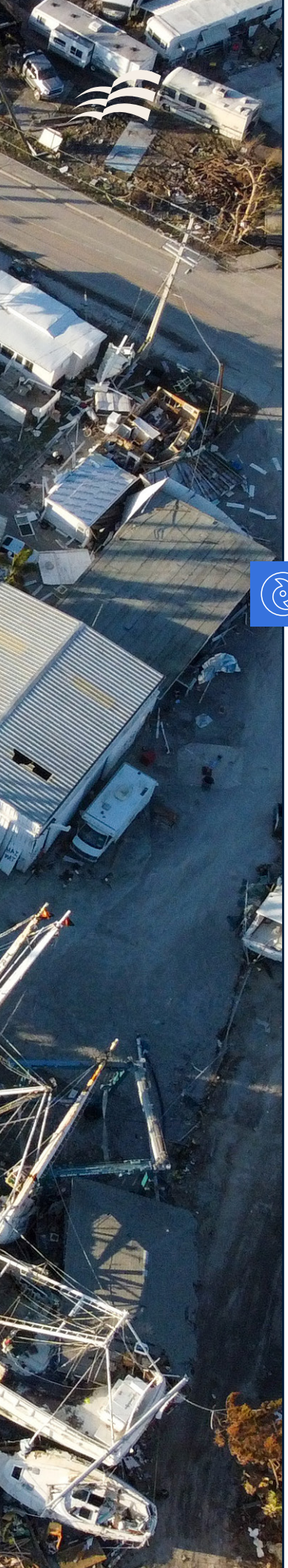
BEFORE A STORM

ASSESS

- Conduct a storm preparedness assessment. Take stock of who and what will be affected, including your people, suppliers, and business assets.
- Review any applicable insurance policies, including disaster and flood insurance policies, to determine whether you may be able to use them for applicable losses. If you do not already have a hurricane, flood insurance, or business interruption rider, consider adding one to your policy.
- Note any potential hazards and vulnerabilities, such as power lines.

PREPARE

- Build an employee contact list, including employees' cell phone numbers.
- Gather blueprints and floor plans so you can share them with reconstruction and recovery teams.
- Inventory and back up critical assets and systems. Ensure data is stored securely offsite or in the cloud.
- Take photographs of your assets to establish their condition and support any claims with your insurance company.
- Consider obtaining a backup generator and sufficient fuel.
- Inspect and repair the exterior of the facility, including its roof, gutters, windows, weatherproofing, and the like.
- Trim or remove trees and large branches near the property.
- Identify and map emergency evacuation routes.
- Pre-sign emergency restoration agreements with disaster recovery vendors to ensure you're prioritized when storms hit.



COMMUNICATE

- Form a cross-organization emergency management team consisting of your safety, security, human resources, and communications teams. Create and test an emergency communication system. Make sure that alerts are dispersed on multiple channels, including by phone, text, and social media.
- Consider how you will handle disruptions in your supply chain and travel in the event of floods and other damage, including how you will notify customers, suppliers, and other stakeholders of any potential business interruptions.
- Establish and train employees on an emergency response plan that includes the following:
  - Ways to identify and monitor threats and determine when action is required to secure people and property
  - Assignment of specific responsibilities for activating each part of the emergency response plan, including contacting employees and vendors
  - A process for testing the plan with your emergency management team

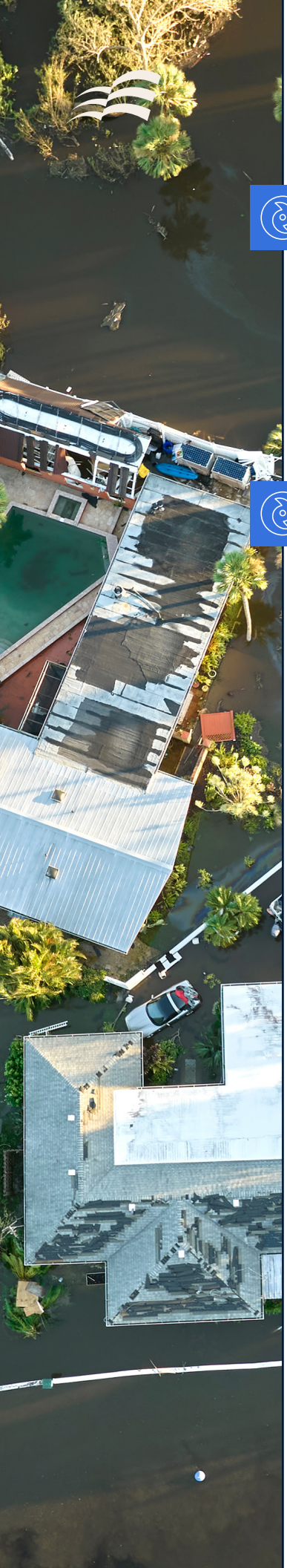
AS A STORM APPROACHES

OUTDOOR AND PROPERTY PREPARATION

- Arrange sandbags outside doors and other openings to your facility.
- Board up any windows and doors.
- Make sure you have an alternative power source to keep all of your security assets working, including fire alarms, burglar alarms, and cameras.
- Secure any outdoor equipment or materials that could become airborne during a hurricane, such as signage, outdoor furniture, and anything else that could be picked up by high winds and damage your property or neighboring properties.
- Remove all loose outdoor debris; relocate all nonessential outdoor equipment indoors.
- Turn off gas and water.
- Disconnect all electrical mains.
- Fill fuel tanks of generators, fire pumps, and company-owned vehicles.

INDOOR AND PERSONAL ITEMS PREPARATION

- Follow your emergency planning protocol and set in motion your chain of communication, notifying all employees of the impending storm. Keep employees, suppliers, and other stakeholders informed of your plans.
- Relocate important documents, insurance policies, and IT equipment to a safe location, either away from windows and in high locations or in a different facility.
- Instruct employees to take home any personal belongings.
- Back up all computers and servers and turn them off.
- Double-check your first-aid kits and disaster kits to make sure they are fully stocked. If employees are at risk, make sure you have adequate first-aid supplies, flashlights, water bottles, and nonperishable food items.



DURING A STORM

- Stay safe in a secure location, off-site if possible.
- Continue monitoring the storm.
- Keep employees informed of the storm's progress and facility status.
- Monitor any equipment that must remain online.
- Turn off switches if a power outage occurs.

AFTER A STORM

- Monitor conditions, including road conditions, and listen for instructions from authorities before entering to survey the damage and secure the worksite.
- Check on your employees and make sure everyone is accounted for; offer support as necessary.
- Call your disaster recovery provider to initiate post-storm services, including these:
  - Patrol the property for roof leaks, pipe breakage, structural damage, and other problems.
  - Clear roof drains and gutters.
  - Remove debris from the roof and other outdoor locations.
  - Begin salvage and restoration efforts immediately to prevent further damage.
- Restart your business operations.

The Right Disaster Recovery Partner Can Keep Your Business on Track

ATI RESTORATION

Our tropical storm and hurricane recovery services can help you recover after a serious disaster. We take pride in not only restoring commercial 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 interruptions to your business, ensuring that you can resume normal operations promptly.

Partnering with a disaster recovery firm is essential for safeguarding business operations. By proactively engaging with vendors before a storm arises, businesses can mitigate downtime and accelerate recovery. Choosing a firm in advance can ensure you get priority service when a hurricane strikes and can give you peace of mind that your property is in good hands.

Leading companies offer emergency response agreements that ensure professionals are on call when a disaster looms. Waiting to contact a provider after landfall is often too late, as restoration and recovery services are booked quickly when a warning is issued and are often unavailable for new clients when a storm hits. Moreover, the longer it takes to respond to a disaster, the greater the cost of recovery, so time is of the essence.

By prioritizing preparedness, businesses can minimize the impact of hurricanes and safeguard lives, property, and livelihoods.

With 70+ Locations Nationwide

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

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