



COMMERCIAL BROKERAGE AND PROPERTY MANAGEMENT

SOUTH FLORIDA COMMERCIAL PROPERTY RESOURCE

Commercial Property Hurricane Preparedness Checklist for Owners

A printable checklist for commercial property owners, landlords and property managers preparing office, industrial and retail assets before hurricane season.

Prepared by Berger Commercial Realty

Commercial Property Management | Fort Lauderdale | Broward County | Miami-Dade County | Palm Beach County

Use this guide before hurricane season, when a storm is being monitored, and during final pre-landfall property walkthroughs.

Commercial Property Hurricane Preparedness Checklist

Commercial property owners in South Florida cannot afford to treat hurricane preparation as a last-minute maintenance item. A strong hurricane plan protects the building, reduces avoidable damage, supports faster reopening and creates cleaner documentation for insurance claims, tenants and ownership.

This checklist focuses on the items owners, landlords and property managers often overlook before a storm - including roof drainage, mechanical systems, vendor coordination, tenant communication, insurance documentation, site access and post-storm reopening procedures.

Prepared for commercial property owners

Berger Commercial Realty provides commercial property management services throughout South Florida, helping owners coordinate building operations, vendors, tenant communication, emergency planning and post-storm response across office, industrial and retail properties.

Quick Answer

Commercial property owners should inspect and document roof drainage, secure roof-mounted equipment, confirm backup power capabilities, protect electrical and mechanical rooms, coordinate emergency vendors, update tenant contact information, photograph the property before the storm, review insurance coverage and establish a clear post-storm access and reopening plan.

At-a-Glance: Most Overlooked Hurricane Prep Items

At-a-Glance Checklist

- Roof drains, overflow scuppers, gutters and loading dock drains
- Roof-mounted HVAC units, hatches, fans, curbs and access panels
- Generator load testing, fuel planning and transfer switch labeling
- Elevator parking, pit protection and vendor response procedures
- Tenant exterior items, signage, inventory and sensitive equipment
- Pre-storm photos, videos, maintenance records and insurance files
- Manual access plans for gates, garages, elevators and secured buildings
- Post-storm inspection, communication and reopening authority

Tip: Assign a responsible party, deadline and proof of completion for every item.

Commercial Building Systems & Site Infrastructure

Start with the physical asset. Roofs, drains, loading areas, exterior signs and site infrastructure are where manageable issues often become expensive storm-related damage.

Building Exterior and Drainage Checklist

- Confirm all roof drains, overflow scuppers, gutters and downspouts are cleared, photographed and documented before the storm.
- Inspect roof-mounted equipment, including HVAC units, exhaust fans, satellite equipment, antennas, hatches, curbs and access panels, to confirm they are properly secured.
- Check that rooftop service panels, mechanical-room doors, electrical-room doors and fire pump room doors latch tightly and are not loose, warped or vulnerable to wind-driven rain.
- Confirm sump pumps, lift stations, stormwater pumps and ejector pumps are operational and have backup power where applicable.
- Identify low points on the property where water historically collects, then pre-stage sandbags, flood barriers or temporary water diversion materials in those areas.
- Inspect catch basins, trench drains, parking lot drains and loading dock drains for debris, sediment buildup or blocked grates.
- Confirm loading dock doors, roll-up doors, storefront doors and rear service doors are secured and functioning properly. These are common failure points.
- Remove or secure loose tenant-installed items outside the building, including planters, sandwich boards, temporary signage, storage bins, pallets, racking, patio furniture, banners and exterior trash containers.
- Verify that monument signs, pylon signs, directional signs and tenant panels are structurally secure and not loose.
- Document the condition of exterior lighting poles, bollards, gates, fences, awnings, canopies and shade structures before the storm.

Power, Elevators & Critical Building Equipment

Backup power and critical building systems should be tested and documented before the storm. Do not assume a generator or elevator system will perform as expected.

Critical Equipment Checklist

- Test generators under load, not just by turning them on.
- Confirm generator fuel levels, fuel delivery access, service history and who has authority to approve emergency refueling.
- Make sure generator transfer switches, electrical panels and emergency circuits are clearly labeled.
- Confirm what the generator actually powers. Many owners assume it powers more than it does.
- Determine whether elevators should be parked on an upper floor before the storm to reduce flood exposure.
- Confirm elevator service vendor emergency contact procedures and expected response time after a major weather event.
- Protect elevator pits, machine rooms and control panels from water intrusion where possible.
- Photograph electrical rooms, panels, switchgear, fire alarm panels, telecom rooms and mechanical rooms before the storm.
- Elevate or protect critical electronic equipment, tenant access-control systems, security servers, camera equipment, routers and building automation controls.
- Confirm fire pumps, backflow preventers, sprinkler risers, alarm systems and emergency lighting are operational.

Tenant & Vendor Coordination Before Hurricane Season

Tenant communication and vendor readiness should be handled before a named storm is approaching. By then, emergency vendors may already be overcommitted.

Tenant and Vendor Checklist

- Send tenants a written storm-prep notice that specifically addresses tenant responsibilities, not just general storm awareness.
- Require tenants to secure inventory, equipment, exterior storage, signage, records and any hazardous or sensitive materials.
- Ask tenants to confirm whether they have refrigeration, medical inventory, high-value equipment, chemicals, vehicles or temperature-sensitive goods on site.
- Collect updated emergency contacts for each tenant, including after-hours phone numbers and decision-makers authorized to approve access or repairs.
- Confirm which tenants plan to remain operational until closure and which may need special access after the storm.
- Pre-authorize emergency vendors where possible, including roofing, electrical, plumbing, HVAC, restoration, landscaping, security, glass, gate, elevator and debris-removal contractors.
- Confirm vendor priority status before a named storm forms. After the storm is named, everyone is suddenly priority, which usually means no one is.
- Ask vendors what documentation they need for emergency work approvals, insurance, certificates, purchase orders and site access.
- Confirm who has keys, gate codes, alarm codes, roof access, mechanical-room access and electrical-room access.
- Create a simple vendor contact sheet and store it somewhere accessible without internet.

Insurance, Documentation & Claims Readiness

Clean documentation can make the difference between a smooth claim and a disputed claim. Take photos, save records and track storm-related expenses separately.

Insurance and Documentation Checklist

- Photograph and video the entire property before the storm, including roofs, parking lots, signs, storefronts, loading areas, mechanical rooms, landscaping, drainage areas and common areas.
- Save copies of insurance policies, declarations pages, deductibles, flood coverage details, windstorm coverage details and claim contact information.
- Confirm whether the property has separate wind, flood, business interruption, ordinance or law, equipment breakdown and debris-removal coverage.
- Review policy deductibles before the storm, especially named-storm deductibles, percentage deductibles and flood exclusions.
- Save copies of recent maintenance records for roofs, HVAC, drains, elevators, generators, fire systems and stormwater systems.
- Keep before-and-after photos organized by building area so damage can be clearly tied to the storm.
- Document any pre-existing conditions honestly so claim documentation is clean and defensible.
- Prepare a post-storm inspection form in advance so managers are not trying to invent a process in the rain.
- Track all storm-related expenses separately, including labor, materials, security, emergency repairs, equipment rentals and debris removal.

Access, Security & Post-Storm Reopening

After a storm, access control, security and reopening decisions can become as important as physical repairs.

Post-Storm Access and Security Checklist

- Decide in advance who is authorized to enter the property immediately after the storm.
- Confirm whether gates, access-control systems, elevators, garage arms and electronic locks will function during a power outage.
- Create a manual access plan for secured buildings, parking garages, gated industrial sites and multi-tenant properties.
- Confirm whether security cameras record locally, to the cloud or both.
- Make sure camera angles capture vulnerable areas such as loading docks, entrances, roof access points, electrical rooms and parking lots.
- Arrange temporary security if the property may be without power, fencing, lighting or functioning access control.
- Identify areas that should remain off-limits after the storm until inspected, including roofs, flooded electrical rooms, elevator areas, damaged canopies and ponding areas.
- Confirm who has authority to reopen the property and communicate that decision to tenants.
- Prepare tenant reopening instructions in advance, including access limits, safety warnings, parking restrictions and reporting procedures.

Communication & Decision-Making

A commercial hurricane plan needs clear decision-making. Everyone should know who communicates, who authorizes work and who keeps the storm log.

Storm Communication Checklist

- Create a written storm chain of command with primary and backup decision-makers.
- Decide who communicates with tenants, ownership, vendors, insurance carriers, municipalities and brokers.
- Prepare email and text templates before the storm for closure notices, access restrictions, inspection updates and reopening notices.
- Confirm that all important contacts are saved offline, not just in email or a cloud system.
- Establish a single place where storm updates, photos, work orders, vendor invoices and tenant reports will be stored.
- Assign one person to maintain the storm log, including dates, times, photos, decisions, vendor calls and repair updates.
- Set expectations with tenants that post-storm access may be delayed until the property is inspected and deemed safe.

The Final Commercial Property Walkthrough Before Landfall

Before landfall, complete one final documented walkthrough to prove condition, reduce preventable damage and organize recovery.

Final Walkthrough Checklist

- Walk the property with a camera and record every exterior elevation, common area, roof access point, drainage area, loading area, sign and mechanical area.
- Remove debris from landscaping beds, parking lots, roofs, dock areas and dumpster enclosures.
- Confirm dumpsters are emptied or secured.
- Confirm irrigation systems are turned off.
- Confirm automatic doors, gate systems and access points are secured.
- Check vacant suites for leaks, loose ceiling tiles, open windows, unsecured doors and items left behind by prior tenants.
- Confirm vacant units are not being overlooked. Empty space can still create very full damage claims.
- Back up building files, rent rolls, tenant contacts, vendor contracts, insurance documents, site plans, floor plans, permits and maintenance records.
- Save key documents somewhere accessible by phone if power and internet are down.
- Do not assume someone handled it. Assign names, deadlines and proof for every critical item.

Commercial Property Hurricane Preparedness FAQs

When should commercial property owners begin hurricane preparation?

Commercial property owners should begin hurricane preparation before hurricane season, not when a storm is already approaching. Roof inspections, vendor coordination, tenant communication, drainage checks and insurance documentation should be completed early enough to allow time for repairs or follow-up.

What is commonly overlooked in commercial hurricane preparation?

Commonly overlooked items include roof drains, overflow scuppers, generator load testing, elevator protection, tenant-installed exterior items, vendor priority status, pre-storm property photos, access-control backup plans and written post-storm reopening procedures.

Why is pre-storm documentation important for commercial property owners?

Pre-storm documentation helps establish the condition of the property before a hurricane. Photos, videos, maintenance records and vendor reports can support insurance claims, repair decisions and communication with ownership, tenants and carriers.

Should tenants be responsible for hurricane preparation?

Tenants should be responsible for securing their own inventory, equipment, signage, records and tenant-installed exterior items. Property owners and managers should send written instructions before the storm so responsibilities are clear.

What should be included in a post-storm reopening plan?

A post-storm reopening plan should identify who can access the property, which areas must be inspected first, how tenants will receive updates, how emergency repairs will be approved and who has authority to reopen the building.

Need Help Preparing Your Commercial Property for Hurricane Season?

Berger Commercial Realty provides commercial property management services throughout South Florida, helping owners protect their assets, coordinate vendors, communicate with tenants and maintain properties before, during and after severe weather events.