Florida: Overview

Everything in the main manual and the skill guides applies in Florida exactly as written. What's different here is the specific hazard profile and the state, local, and legal context around it. This page is the starting point; the other three pages under Florida go deeper on laws, local resources, and the data behind the risks named here.

The most hurricane-exposed state in the country

Of the 292 hurricanes that have made landfall in the United States since 1851, roughly 120, more than 41%, have hit Florida, more than double the next closest state. Hurricane Ian, which struck southwest Florida in September 2022, is the reference case for this manual: a Category 4 landfall whose storm surge, not its wind, caused the large majority of direct deaths, and whose $112 billion damage total made it the costliest hurricane in Florida history. See the Risks page for the full data, including why different sources report meaningfully different death tolls for the same storm.

A slower-moving risk: sea level rise along a coastline most Floridians live on

Sea level around Miami has risen roughly 6 inches over the 1985-2016 period and is projected by the U.S. Army Corps of Engineers' high scenario to rise another 6 inches in half that time, by the early 2040s. NOAA's own national projection puts 10-12 inches of coastal sea level rise by 2050. Unlike a hurricane, this isn't a single event with a before-and-after; it's a standing condition that raises the baseline for every future storm surge and high-tide flood on top of it, and it affects the state's most densely populated coastal counties continuously, not episodically.

What this means for how you use the rest of this manual

The manual's Tier structure and the skill guides apply without modification. What's different in Florida: hurricane season planning, an evacuation plan, a way to secure the home, a plan for extended power loss, needs to be a standing part of Tier 1-2 preparation for essentially the entire state, not a regional concern, and households in low-lying coastal areas should treat storm surge risk as distinct from, and often more dangerous than, wind risk when deciding whether to evacuate.

Sources

- Florida’s share of U.S. hurricane landfalls since 1851: Universal Property
- Hurricane Ian death toll and damage figures: Wikipedia, sourced to NHC and Florida Medical Examiners Commission
- Miami-area sea level rise history and projection: Southeast Florida Regional Climate Compact
- NOAA national coastal sea level rise projection through 2050: NOAA Sea Level Rise and Coastal Flooding Impacts

Florida: Laws & Legal Considerations

Rainwater harvesting: no state permit for typical residential use

Florida law doesn't broadly restrict collecting rainwater on your own property, and the state actively frames it as a way to reduce demand on municipal supply.

Rule	Florida
Source water	Rooftop or other on-property catchment
Permit required	No, for typical residential barrels/cisterns
Permitted uses	Non-potable: irrigation, vehicle washing, toilet flushing, pool filling
Underlying statutes	Florida Statutes §373 (water resources) and §373.62 (rainwater/graywater use)

Local rules can be stricter than the state's

Counties and municipalities can and do add their own requirements on top of the state baseline, covering things like roof material, drainage impact, and system size. Miami-Dade County, for example, requires a site plan review for any system holding more than 1,000 gallons. Check your specific county or city before installing anything beyond a basic rain barrel.

Where to find it: the Florida Department of Environmental Protection (floridadep.gov) administers state water law; your county's building or environmental resources department handles local permitting questions.

Water rights: purely riparian, unlike Utah, Oregon, or Texas

Utah, Oregon, and Texas's surface water all run on some form of prior appropriation ("first in time, first in right"). Florida doesn't use that system at all for its lakes, rivers, and streams; it uses riparian rights instead, a fundamentally different logic tied to owning land that touches the water, not to who claimed it first.

Concept	How it works in Florida
Who holds the right	Owners of land bordering a natural watercourse (a lake, river, or stream)
Governing principle	"Reasonable use": each riparian owner may use a reasonable share of the water, without unreasonably interfering with other riparian owners' same right
How rights transfer	Appurtenant to the land itself; they transfer automatically with the property, not held or lost independently
State's role	Holds title to submerged sovereign lands in trust for the public; riparian rights are qualified by this public trust doctrine, not absolute

Why this is a genuinely different system, not just different terminology

Under prior appropriation, a senior water right holder can, in a real shortage, take their full allotment before a junior right holder gets any water at all, regardless of whether the junior holder also borders the water source. Under Florida's riparian system, every riparian landowner on a shared water body is entitled to a reasonable share simultaneously; there's no seniority ranking among them. This is a structurally different way of allocating scarce water, not a regional variation on the same idea.

Where to find it: the Florida Water Resources Act (Chapter 373, Florida Statutes) and Florida's five Water Management Districts administer permitting for larger consumptive uses beyond ordinary riparian rights; see floridadep.gov/water for district contacts.

Permitless carry since 2023, in the country's most populous permitless-carry state

Florida joined the permitless carry group in 2023, becoming, alongside Texas, one of the two states covered here where most adults can carry a concealed handgun without a license at all.

Requirement	Detail
Standard	Permitless concealed carry for handguns since July 2023 (HB 543); the state-issued Concealed Weapon License (CWL) remains available and is administered by the Department of Agriculture and Consumer Services
Minimum age, permitless carry	21, with exceptions for active-duty military and honorably discharged veterans
Minimum age, CWL	18, following a 2026 state appellate ruling (Eubanks v. Florida) striking down the prior 21-and-over requirement specifically for the licensed pathway
Disqualifiers	Felony conviction; certain violent misdemeanor convictions within the past 3 years; chronic substance abuse or involuntary mental health commitment history

Why the CWL still matters even though it's no longer required

A Florida CWL provides reciprocity in states that don’t recognize Florida’s permitless carry but do recognize its license, skips the federal firearm-purchase waiting period, and serves as a form of ID. It’s optional for carrying within Florida itself, but far from redundant for anyone who travels.

Sources

- Florida rainwater harvesting rules and Miami-Dade local threshold: LegalClarity; Florida Statutes §373.62
- Florida riparian water rights and the reasonable use doctrine: Barnes Walker; State Regs Today
- Florida permitless carry (HB 543, 2023) and CWL eligibility: FDACS; Eubanks v. Florida ruling on 18-20 year old CWL applicants: Protect With Bear

Florida: Local Resources

FDEM: two dedicated preparedness campaigns a year

The Florida Division of Emergency Management runs public outreach at two fixed points on the calendar: Florida Hurricane Preparedness Week (the first full week of May, ahead of hurricane season) and Florida Preparedness Month (September, the traditional peak of hurricane activity). Both center on the same three-part framework.

FDEM's own three-part framework

Know Your Risk (understand your specific hazards, including whether your address sits in a storm surge evacuation zone), Make a Plan (a household-specific plan accounting for children, pets, and seniors), and Build a Kit (enough non-perishable food, water, medicine, and supplies for at least 7 days per person, longer than the 3-day minimum some other states' campaigns cite).

Where to find it: floridadisaster.org is FDEM's central hub, including an address-lookup tool for evacuation zones.

UF/IFAS Extension: Florida's version of USU/OSU/UC ANR/Texas A&M AgriLife Extension

The University of Florida's Institute of Food and Agricultural Sciences runs the same category of program as every other state's land-grant Extension service covered on this site, delivered through county Extension offices statewide.

- **Florida Master Gardener Program**: requires 50+ hours of initial training (exact hours vary by county) followed by a University of Florida/IFAS exam, then 75 volunteer hours and 10 continuing-education hours in the first year to earn full certification, a heavier ongoing commitment than some other states' Master Gardener programs.

Where to find it: sfyl.ifas.ufl.edu lists the Master Gardener program by county; contact your local UF/IFAS Extension office directly for the current schedule and cost.

CERT: county-based, with active statewide coordination

Florida's CERT programs originate at the county level, the same decentralized structure as Texas's, but with more active statewide coordination layered on top: Volunteer Florida administers CERT funding in partnership with FEMA and FDEM, and the Florida CERT Association runs an annual statewide conference connecting individual county teams.

What this means in practice

Some counties run more than one CERT program. Rather than one single statewide entry point, start with Volunteer Florida's CERT page, which is built specifically to route you to the right local program, or search "[your county] CERT" directly if you already know your county.

Where to find it: volunteerflorida.org/cert; the Florida CERT Association at flacertassociation.org lists member teams statewide.

Sources

- FDEM Hurricane Preparedness Week and Florida Preparedness Month campaigns: Florida Disaster
- UF/IFAS Florida Master Gardener Program requirements: UF/IFAS; Seminole County Extension
- Florida CERT program structure and statewide coordination: Volunteer Florida; Florida CERT Association

Florida: Risks & Trends

Same standard as every other page on this site: every figure below is independently sourced, and figures that vary across sources, or measure genuinely different things, are flagged as such rather than collapsed into one number that looks more precise than the underlying data actually supports.

Hurricane Ian (2022): the costliest hurricane in Florida history

Metric	Figure	Source
NHC-classified direct deaths, all U.S. (all in Florida)	66	NHC tropical cyclone report
Direct deaths from storm surge specifically	41 (36 in Lee County alone)	NHC tropical cyclone report
Florida Medical Examiners Commission total attributed deaths	149	FL Medical Examiners Commission, Feb. 2023
Total damage (NOAA estimate)	$112 billion	NOAA
Florida-specific damage	$109.5 billion	NOAA
Landfall strength	Category 4, 150 mph sustained winds, Cayo Costa Island	NHC
Storm surge height	10-15 ft	NHC

Why '66' and '149' are both correct, and neither is wrong

The NHC's official tropical cyclone report uses a strict meteorological classification for "direct" deaths, ones caused by the storm's physical forces themselves (surge, wind, freshwater flooding), which puts the U.S. total at 66, all in Florida. The Florida Medical Examiners Commission's count of 149 uses a broader "attributed to the hurricane" standard that includes indirect deaths in the storm's aftermath, lack of medical care, carbon monoxide poisoning from generators, and similar causes. Both counts come from credible official sources; they answer different questions rather than disagreeing about the same one. A small number of additional deaths (Cuba, North Carolina, Virginia) bring some all-location totals as high as 161.

Storm surge, not wind, did the most damage to human life: two-thirds of the NHC's direct death count came from surge alone, concentrated overwhelmingly in Lee County, which sat directly in Ian's path when it made landfall as a Category 4.

The slower-moving risk underneath: sea level rise

Metric	Figure	Source
Miami-area sea level rise, 1985-2016	~6 in	Southeast Florida Regional Climate Compact
Projected additional rise, Miami area, by early 2040s	~6 in more (U.S. Army Corps high scenario)	Southeast Florida Regional Climate Compact
NOAA national coastal sea level rise projection through 2050	10-12 in	NOAA

Unlike Hurricane Ian, sea level rise doesn't produce a single dramatic event with a clear before-and-after. Its effect is cumulative: every future storm surge and every routine high tide starts from a higher baseline than the one before it, which is why South Florida's high-tide "sunny day" flooding has become measurably more frequent even in years without a major hurricane.

What these have in common

Florida's two defining risks operate on completely different timescales but reinforce each other: a higher sea level baseline means a hurricane of Ian's exact strength would push storm surge further inland and to a greater height

today than it did in 2022, and the gap will keep widening as the underlying sea level keeps rising, regardless of any single storm's track.

Sources

- Hurricane Ian NHC-classified direct death toll and storm surge data: NHC tropical cyclone report, via WUSF
- Hurricane Ian broader death toll and damage figures: Wikipedia, sourced to Florida Medical Examiners Commission and NOAA
- Southeast Florida sea level rise history and projection: Southeast Florida Regional Climate Compact
- NOAA national coastal sea level rise projection: NOAA Sea Level Rise and Coastal Flooding Impacts