

FORTUNE FAVORS THE PREPARED

Intelligence Operations Division

SPECIAL ASSESSMENT REPORT 2026 ATLANTIC HURRICANE SEASON



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BLUF - BOTTOM LINE UP FRONT

SEASONAL OUTLOOK: BELOW NORMAL (55% probability). NOAA projects 8-14 named storms; 3-6 hurricanes; 1-3 major hurricanes (Cat 3+). Primary driver: strong El Nino developing in Pacific, increasing vertical wind shear in the Atlantic. NOAA confidence in ranges: 70%.

KEY CAVEAT: Below-normal does NOT mean no-impact. One hurricane at the wrong location produces the same emergency regardless of seasonal totals. Preparedness is not optional and must not be deferred on a favorable outlook.

COMPOUNDING FACTOR: The Hormuz blockade (Day 57) has elevated US fuel costs and strained logistics. Any Gulf Coast landfalling storm this season encounters a recovery environment more difficult than historical analogs.

EMCOMM NOTE: 18 NOAA Weather Radio transmitters across the US are currently OUT OF SERVICE or DEGRADED this cycle. Identify which transmitter serves your area and verify it is operational before a storm threatens. Current NWR transmitter status is published each cycle in the FFTP Daily Threat Report (DTR).

SECTION 1 - SEASONAL FORECAST INTELLIGENCE

1A - Authoritative Forecast Summary

SOURCE	NAMED STORMS	HURRICANES	MAJOR (CAT 3+)
NOAA (May 2026)	8-14	3-6	1-3
CSU (April 2026)	13	6	2
Historical Average	14	7	3
2025 Season (actual)	~avg +5%	Above avg	Above avg

NOAA confidence in ranges: 70%. CSU explicitly noted "high levels of uncertainty" with analog years ranging from well-below to somewhat-above-average. Central Pacific outlook: ABOVE NORMAL (70% probability) — El Nino drives elevated Central Pacific activity while suppressing the Atlantic basin.

1B - Primary Drivers

El Nino (Primary Suppression)

NOAA CPC: 82% probability El Nino emerges by May-July 2026; 96% probability it persists through December 2026-February 2027. Moderate to strong El Nino is the most likely outcome. Strong El Nino increases vertical wind shear in the Atlantic, disrupting hurricane organization and intensity. This is the dominant forecasting signal for a below-normal Atlantic season.

Atlantic SSTs (Counter-Factor)

Atlantic SSTs expected slightly warmer than normal — a factor that in isolation would favor more activity. The El Nino wind shear effect is assessed to outweigh the SST warming signal. Trade winds expected slightly weaker than average, providing a modest additional offset.

Net Assessment

El Nino suppression dominates the 2026 Atlantic outlook. The SST counter-signal contributes to forecast uncertainty at the range margins. If El Nino development is delayed or weaker than modeled, the season could trend toward the upper end of NOAA's named storm range.

1C - NOAA Technical Improvements for 2026

- Small Uncrewed Aircraft Systems (sUAS) data integrated into NOAA's Hurricane Analysis and Forecast System (HAFS) for the first time — projects 10% improvement in hurricane intensity forecast accuracy.
- National Hurricane Center's Tropical Cyclone Forecast Cone now includes tropical storm and hurricane watches/warnings for inland areas. More people receive explicit warning earlier.
- NHC provides new storm surge watches/warnings and peak storm surge graphics for Hawaiian Islands.
- Urban Rain Rate Dashboard launched — real-time probability of extreme rainfall up to 7 days out for 60+ US cities.

1D - 2026 Named Storm List

Arthur - Bertha - Cristobal - Dolly - Edouard - Fay - Gonzalo - Hanna - Isaias - Josephine - Kyle - Leah - Marco - Nana - Omar - Paulette - Rene - Sally - Teddy - Vicky - Wilfred

FFTP PRODUCT

KNOW YOUR AREA BEFORE THE SEASON PEAKS

The FFTP Area-Specific Assessment Report (ASAR) delivers a 12-section intelligence assessment tailored to your home, business, or facility — local hazards, infrastructure vulnerabilities, evacuation routes, shelter options, and communication gaps. Most of the area intelligence you need to complete your emergency plan, without 15+ hours of research.

Learn more: fortunefavorstheprepared.com/asar/

SECTION 2 - ANALYTICAL ASSESSMENT

AJ-1 - Season Will Be Below Average But Not Negligible

ASSESSMENT

The probability weighting (55% below-normal / 35% near-normal / 10% above-normal) indicates a clear but not extreme lean toward a quiet season. Practitioners should plan for the scenario that places 1-3 major hurricanes in the Atlantic basin. Even one major hurricane making landfall represents a full-scale emergency response requirement.

IMPLICATION

A favorable seasonal outlook does not reduce preparedness requirements. The correct planning posture is to prepare for the plausible worst case within the forecast range, not to anchor on the favorable median.

LIKELIHOOD: Very likely that the 2026 season will produce fewer named storms than the 14-storm historical average.

CONFIDENCE: MODERATE — elevated uncertainty due to El Nino development timing and SST counter-signal.

AJ-2 - The El Nino Wildcard

ASSESSMENT	CSU explicitly acknowledged the "large spread in observed activity" among analog years. The 2026 season exhibits characteristics similar to 2006, 2009, 2015, and 2023 — seasons ranging from well-below to somewhat-above-average. This is not a narrow forecast band.
KEY SIGNAL	Monitor the August NOAA ENSO index. If El Nino development is weaker than projected at that point, upgrade named storm count expectations toward the upper portion of NOAA's range (11-14).

LIKELIHOOD: Roughly even chance the season tracks toward the upper portion of NOAA's named storm range (11-14) vs. the lower portion (8-11).

CONFIDENCE: LOW — acknowledged explicitly by CSU due to El Nino uncertainty.

AJ-3 - Energy Supply Vulnerability Elevates Hurricane Impact Risk

FUEL SUPPLY	Gulf Coast refinery capacity remains the primary domestic gasoline/diesel production hub. A major hurricane strike on coastal Texas or Louisiana refinery infrastructure would compound existing Hormuz-related energy supply tightness. The combination of Hormuz disruption plus Gulf Coast hurricane could produce fuel access emergencies significantly worse than historical analogs.
RECOVERY COSTS	Energy costs are elevated across the board. Diesel for generators, evacuation fuel, and recovery operations will all cost more than in prior seasons. Financial preparedness thresholds should be recalculated upward before the season peaks.
INSURANCE MARKET	The 2025 Hurricane Melissa (\$9B damage, 95 deaths in Jamaica) has already stressed reinsurance markets. A significant 2026 landfalling storm could further tighten coastal homeowner insurance availability in vulnerable markets.

LIKELIHOOD: Likely that any Gulf Coast landfalling major hurricane this season produces worse economic recovery disruption than prior seasons, given the Hormuz energy context.

CONFIDENCE: MODERATE.

AJ-4 - Inland Flooding Threat Is Season-Independent

ASSESSMENT	Weakening tropical systems that push inland remain a significant flood threat in any season. Freshwater flooding routinely causes more deaths and property damage than wind. AccuWeather's 2026 severe weather forecast emphasizes flooding and wind damage as the primary risk pattern, tied to the El Nino regime.
IMPLICATION	Inland populations should not dismiss hurricane threat based on a favorable seasonal outlook. Flash flood preparedness applies to any county in the storm's path, including areas hundreds of miles from the coast.

LIKELIHOOD: Likely that at least one tropical system produces significant inland flood damage during the 2026 season regardless of overall Atlantic activity level.

CONFIDENCE: MODERATE.

ALT-HYP 1: Season Trends Near-Normal or Above Due to El Nino Delay

SUPPORT	Atlantic SSTs slightly above normal — partial offset to wind shear. El Nino development timing uncertain (82% chance by July, leaving room for later onset). CSU analog years include some with near-normal activity. La Nina faded rapidly, potentially leaving the Atlantic primed for activity.
DISCONFIRM	NOAA CPC has 96% confidence El Nino persists through winter 2026/27. Both NOAA and CSU median forecasts land below historical average. Multiple independent models agree on direction if not magnitude.
CURRENT STATUS	WATCH. Monitor NOAA ENSO updates monthly through August. If the August El Nino index is weaker than projected, upgrade storm count expectations toward the upper end of NOAA's range.

ALT-HYP 2: Single High-Impact Landfall Despite Quiet Season

SUPPORT	Historical record confirms quiet seasons can produce devastating landfalling storms. Rapid intensification episodes have increased in frequency tied to warm ocean conditions. The US coastline from South Texas to the Mid-Atlantic remains fully vulnerable regardless of seasonal count.
DISCONFIRM	Fewer total storms statistically means fewer landfall opportunities. A below-normal season reduces but does not eliminate landfall probability for any given location.
CURRENT STATUS	BASELINE PLANNING ASSUMPTION. All preparedness actions in Section 4 are predicated on this hypothesis being realized. Do not use a favorable seasonal forecast to defer preparedness.

LIKELIHOOD: Roughly even chance that somewhere on the US Gulf or Atlantic coast experiences a significant hurricane impact this season, regardless of total named storm count.

CONFIDENCE: MODERATE.

SECTION 4 - PREPAREDNESS ACTIONS

4A - Pre-Season Actions: Household / Individual (NOW through July 31)

- Assemble or refresh a 72-hour go-bag and a 2-week shelter-in-place kit: 1 gallon water per person per day (14-day supply or filtration capability), non-perishable food, first aid, medications (30-day supply minimum), cash, document copies, phone chargers, portable battery bank, and an NOAA Weather Radio receiver.
- EMCOMM CAUTION: 18 NOAA Weather Radio transmitters across the US are currently OUT OF SERVICE or DEGRADED. Identify which transmitter serves your area and verify it is operational before a storm threatens. The FFTP Daily Threat Report (DTR) publishes the current transmitter status table each cycle. If your primary transmitter is offline, confirm an alternate frequency and have a secondary alerting method ready.
- Fuel preparedness: Given elevated energy costs from the Hormuz disruption, maintain vehicles at no less than half-tank through November. Consider a properly stored portable fuel container for generator use.
- Generator readiness: Test your generator now under load for 30 minutes. Inspect fuel lines and connections. Ensure a carbon monoxide detector is functional. Never operate within 20 feet of windows or doors.
- Know your evacuation zone: Visit your county emergency management website. Identify your zone designation and at least two exit routes. Pre-select a destination at least 200 miles inland or outside the potential storm track.

- Insurance review: Check homeowner, flood, and vehicle policies NOW. Standard homeowner policies typically do NOT cover flood damage. NFIP policies have a 30-day waiting period — purchase or renew immediately.
- Power-dependent medical equipment: If you rely on CPAP, oxygen, infusion pumps, or similar devices, contact your utility now to register as a medical-need customer. Plan for a minimum 72-hour outage.

TURN THESE ACTIONS INTO YOUR PERSONAL EMERGENCY PLAN

**FFTP
PRODUCT**

The FFTP Personal Preparedness Assessment Report (PPAR) walks you through your specific household — people, pets, medical needs, property, finances, communication plan, and evacuation routes — and produces a structured, actionable emergency plan built around your actual situation. Not a generic checklist. Your plan.

Learn more: fortunefavorstheprepared.com/ppar/

4B - Pre-Season Actions: Business / Operator

- Business continuity plan: Identify operational dependencies on grid power, municipal water, and fuel supply. Prioritize backup power for critical systems.
- Document and asset backup: Ensure critical records are backed up off-site or to cloud with redundant access. Physical documents should be scanned and securely stored.
- Supply chain review: Given Hormuz-related energy and logistics disruption, re-evaluate just-in-time supply chains. Add buffer inventory for key inputs where economically feasible.
- Employee communication plan: Ensure all employees have current emergency contact methods and know the shelter-in-place or evacuation protocol.

DAILY PREPAREDNESS INTELLIGENCE FOR YOUR HOUSEHOLD

**FFTP
PRODUCT**

The FFTP Household Brief (HHB) delivers a free daily snapshot of the threat environment from a household preparedness perspective — fuel prices, food safety alerts, weather, grid status, and public health — formatted for practical household decision-making, not practitioner deep-dives.

Learn more: fortunefavorstheprepared.com/hhb/

4C - Active Storm Threat Actions

**HURRICANE
WATCH (48
hrs)**

Fuel all vehicles and generators. Withdraw cash — ATMs and card systems fail post-storm. Purchase water if reserves are low. Secure outdoor items, check shutters and impact windows. Finalize evacuation plan and destination. Charge all electronics and battery banks.

**HURRICANE
WARNING (36
hrs)**

If in an evacuation zone: LEAVE NOW. Do not wait. If sheltering in place: move to an interior room, lowest floor above flood level, away from windows. Set refrigerator and freezer to maximum cold. Fill bathtubs with water for sanitation backup. Unplug major appliances to prevent surge damage on restoration.

POST-STORM

Do not return until authorities declare the area safe. Assume all downed lines are live — never approach. Carbon monoxide kills more people post-hurricane than the storm itself; CO detector mandatory for generator use. Assume tap water is unsafe until the utility confirms restoration. Document all damage with photographs before any cleanup.

SECTION 5 - INDICATORS AND WARNINGS

Monitor the following for season or individual storm escalation signals:

INDICATOR	WATCH TRIGGER	SOURCE
El Nino index weakens below model forecast	Upgrade seasonal storm count estimate	NOAA CPC monthly ENSO update
Aug-Oct Atlantic MDR SST anomaly >+1.5C	Elevated rapid intensification risk for any forming system	NOAA AOML
NHC Tropical Weather Outlook: system at 50%+ development probability	Track and monitor; initiate household/business pre-position actions	nhc.noaa.gov - check daily Aug-Oct
NWR transmitter serving your area goes OOS or DEGRADED	Activate secondary alerting immediately; check FFTP DTR for current status table each cycle	FFTP Daily Threat Report (DTR)
Hormuz deal signed / oil prices drop sharply	Re-assess fuel cost baseline; recovery cost estimates may improve	Reuters / DOE / EIA
Gulf of Mexico SST exceeds seasonal average by >2C	Elevated rapid intensification risk for any system entering the Gulf	NOAA / NHC

STAY AHEAD OF THE THREAT — DAILY INTELLIGENCE THAT TRACKS THE SEASON

FFTP PRODUCT

The FFTP Daily Threat Report (DTR) publishes the current NOAA Weather Radio transmitter status table every cycle, alongside daily geopolitical, cyber, energy, and severe weather intelligence. The DTR tracks the indicators in this table so you don't have to build the monitoring infrastructure yourself.

Learn more: fortunefavorstheprepared.com/dtr/

CLOSING ASSESSMENT

LIKELIHOOD: Very likely that the 2026 Atlantic season will be below-normal in total activity.

CONFIDENCE: MODERATE.

LIKELIHOOD: Roughly even chance that at least one system produces a significant economic impact somewhere on the US Gulf or Atlantic coast this season.

CONFIDENCE: MODERATE.

The 2026 hurricane season presents a reduced but real threat. The El Nino suppression factor is genuine and well-founded. The energy supply context from the Hormuz crisis is new and adverse. The combination means a below-normal season with one significant landfall could produce recovery conditions more difficult than a prior-year above-normal season.

The forecasting community has been explicit about uncertainty. The correct response to acknowledged uncertainty is to prepare for the plausible worst case, not to anchor on the favorable median forecast.

Prepare now. Do not wait for the track.