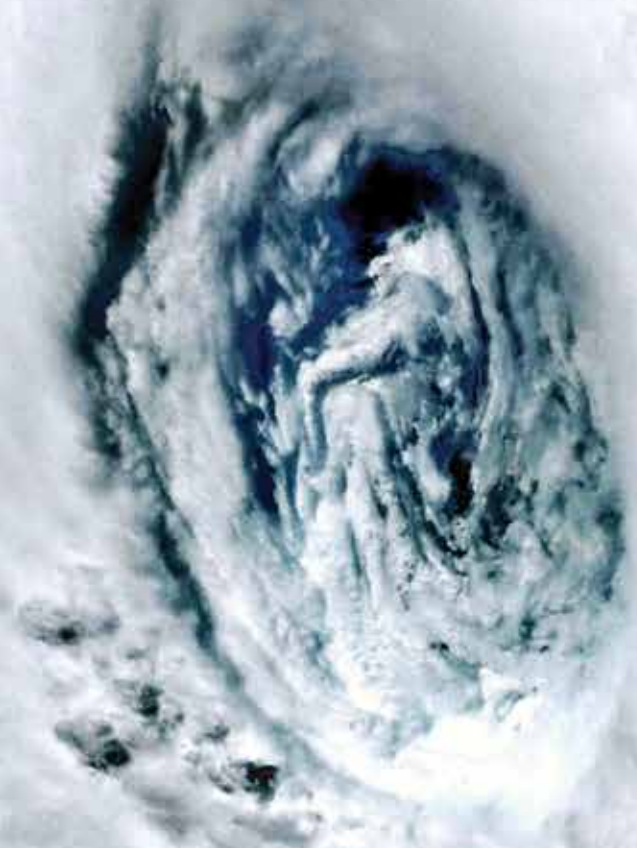


# HURRICANE

PREPAREDNESS



# Hurricane Basics

**H**urricanes are more than crippling winds, drenching rains and surging microbursts.

They are extremely dangerous, sometimes deadly storms that demand ultimate preparedness and respect.

Their destruction is often widespread, causing catastrophic conditions to coastlines and up to several hundred miles inland. They can destroy land, homes and businesses.

And for the unprepared, they can leave behind property and emotional damage that require years of recovery.

## WHAT IS A HURRICANE?

Hurricanes are strong storms that can cause winds in excess of 155 miles per hour, heavy rains that can result in extensive flooding, and multiple tornadoes.

Flooding is often the longest-lasting hazard left behind by a hurricane, as home and business owners routinely find their properties impacted by extensive water damage. Excessive rain can also trigger landslides, mudslides and dangerous flash flooding.

## WHO IS VULNERABLE?

People who live within the Atlantic and Gulf of Mexico coastal areas are the most subject to hurricanes, according to the National Weather Service (NWS). Parts of the Southwest United States and the Pacific Coast often deal with the heavy rains and floods caused by hurricane-like condi-

tions, as well.

The NWS recommends that you check with your local government to determine your hurricane risks.

## WHEN ARE THE SEASONS?

Different parts of the country face varying hurricane seasons. The Atlantic season lasts from June to November, with the peak time from mid-August to late October.

The Eastern Pacific season runs from mid-May to late November. Know when your geographic location is facing potential hurricanes and prepare accordingly.

## WHAT IS A STORM SURGE?

The Federal Emergency Management Association (FEMA) defines a hurricane's storm surge as the force of water pushed toward the shore by high, swirling winds.

It is within the surge that the greatest potential for loss of life is prevalent.

The advancing surge can combine with normal tides to increase water levels to heights dangerous to roads, homes and city buildings. The storm surge can cause extensive damage, erode beaches and tear apart coastal highways.



# Have a Hurricane Plan

**W**hat is the first thing you will do when a hurricane is predicted for your area? Where will you go if an evacuation is mandated? Is your home ready to withstand damaging storm conditions?

If you struggled to come up with answers to the above questions, you need to consider creating a hurricane preparedness plan.

Having a planned course of action in the face of a major storm can help save your life and the lives of your family. And these plans are better kept on a piece of paper than in your head.

Experts urge you to talk about your plan with your friends and family members to make sure everyone knows your strategy. This information-sharing will help keep things organized when disaster strikes.



© FOTOLIA / AP

## KNOW THE TERMINOLOGY

Preparation is the best protection against the dangers of a hurricane, and knowledge is power. Know the difference between threat levels and adjust your plans to match them.

A hurricane watch generally means that hurricane-like conditions with sustained winds of 74 miles per hour or higher are expected within 48 hours, while a warning lets people know that hurricane conditions are likely to occur within 36 hours.

## MAKE A KIT

Everyone should have a basic disaster supplies kit handy in case of an emergency.

FEMA recommends the following items for your kit: one gallon of water per person, a three-day supply of non-perishable food, battery-powered radio, flashlight, first-aid kit, whistle, dust mask and local maps. See FEMA's full list at [ready.gov](http://ready.gov).

## RESPECT AUTHORITY

Your city's officials rely on a

vast network of storm predictors, preparedness experts and safety managers to guide their ultimate decisions regarding the actions they take before, during and after a hurricane.

The advice they give you is founded on that base of specialists and is not to be taken lightly. If you have any questions related to your area's potential for damaging storms, contact your local NWS office or local government emergency management agency to find out more information.

## PREPAREDNESS TIP

### Make a contact list

Make a list of phone numbers you might need to call in the event of a storm emergency:

- Local Emergency Management Office
- County Law Enforcement
- County Public Safety Fire/Rescue
- State, County and City/Town Government
- Local Hospitals
- Local Utilities
- Local American Red Cross
- Local TV Stations
- Local Radio Stations
- Your Property Insurance Agent

— National Weather Service

# Safeguard Your Home

If you live in a hurricane danger zone, then preparing your home for the tropical storm season should be as routine as spring cleaning.

It is important to routinely ensure your home's stability in the occurrence of a hurricane. While many storms come with two- to three-day warnings, trying to fit all of the steps to safeguard your home into this tight window is not advised.

Start preparing your home in the fall and wintertime for the upcoming hurricane season.

## WINDOWS AND DOORS

Your windows and glass doors are a great place to start when preparing your home for hurricanes. Protecting them from damaging winds and rains can go a long way in ensuring you have a liveable home after the storm.

Consider installing impact-resistant glass or other durable, tested materials.

If you are shorter on time though, and already within hurricane season, your options include attaching pieces of marine plywood, marked and cut to fit each of your windows and glass doors.

## READY THE YARD

Before the hurricane season

begins, trim all of your trees to remove dead or hanging limbs. These are potential hazards during a gusty hurricane and can cause major property damage if hurled near your home's windows or doors.

Also cut down your bushes and shrubs to make them more wind-resistant. Clearing loose and clogged rain gutters can help keep your home's drainage system from backing up, while bringing in all outdoor furniture and decorations will keep you from having to repair or re-buy your favorite outdoor items.

## FLOOD INSURANCE

The heavy rains caused by hurricanes can quickly cause extensive flood damage in coastal and inland areas, wreaking major havoc on your home's foundation, belongings and structural integrity.

Flood insurance may be your best way to financially protect your property or business from the damage that can cause monetary headaches for owners.

The Federal Insurance and Mitigation Administration has tips for determining if flood insurance is right for you.



# Prepare Your Business

**B**usiness owners within hurricane zones need to be prepared to protect their property times two.

Not only does their home require the proper preparation, but so does the building out of which they run the business.

And the building is just the beginning.

Owners are responsible for helping ensure the safety and preparedness of their employees, as well. Having a solid plan in place can mean the difference between bouncing back and bowing down to a storm, as up to 40 percent of businesses affected by a natural or human-caused disaster never reopen, according to the Insurance Information Institute.



© FOTOLIA / AP

## EMERGENCY BUSINESS PLAN

A recent Ad Council survey reported that nearly 62 percent of businesses do not have an emergency plan in place. This can obviously spell big trouble for owners in the face of dangerous storms like hurricanes.

Experts urge owners to create a preparedness policy – a written, detailed guide that defines roles, authorizes select employees into power and states clear objectives for getting through a potentially hazardous situation.

## THE EMPLOYEES

These plans should be disseminated and routinely covered with employees. The way and frequency with which you promote this information can determine the level of respect your employees give it.

You can create more buy-in by getting them involved. Dole out responsibilities for helping prepare your building or communicating your business plan to new hires.

You will find that employees who are given more responsibility are willing to go the extra mile to execute them.

## THE SUPPLY CHAIN

Often overlooked by the general public, business owners must consider the preparedness level of their local vendors and suppliers, too.

If the sources that provide the business' products aren't prepared to deal with a hurricane's potential impact, that could mean big lags in service time or inventory once operations resume.

Failure to ensure a supply chain's steady flow can result in customers seeking a more-prepared competitor's services.

### PREPAREDNESS TIP

## Strengthen your business for all types of disasters

Emergency planning for your business shouldn't only consider hurricanes. The Federal Emergency Management Agency says: "The planning process should take an 'all hazards' approach. There are many different threats or hazards. The probability that a specific hazard will impact your business is hard to determine. That's why it's important to consider many different threats and hazards and the likelihood they will occur."

— FEMA

# When to Evacuate

The word “evacuate” comes attached with feelings of panic and hurriedness. But much preparedness must go into effectively planning for an evacuation. And when one is issued, it is important to be ahead of the game.

In anticipation of a potentially deadly hurricane, authorities will most likely direct you to leave if you live in a low-lying area or directly within the projected path of the storm.

The most important part of any evacuation is actually heeding it and ensuring the safety of you, your family members and pets.

## EXPECT AN EVACUATION

Don't wait until a hurricane warning is listed to evacuate. At the first sign of a possible incoming storm, take smart steps to ready your family for a smooth evacuation. The earlier the better, especially if you live in a high-population area.

The key to beating the traffic out of town and making it to your safe destination is communicating with your family members about where they should be and what they should do if an evacuation is ordered.

## START WITH YOUR VEHICLE

Readying your vehicle for an evacuation is a great place to start. Fill your car's gas tank

and prepare an emergency kit with food, water, flares, booster cables, maps and sleeping bags.

If you do not have a vehicle, make arrangements with your friends or family members for transportation out of the area.

Your city will most likely designate signed evacuation

routes that you should follow for the quickest way out.

## LAST-MINUTE ACTIONS

The Centers for Disease Control and Prevention (CDC) recommends turning off the gas, electricity and

water to your home. Also, disconnect appliances to reduce the likelihood of electrical shock when power is restored.

Take only the most essential items with you and follow your predetermined plan for the safest, most efficient evacuation possible.



## PREPAREDNESS TIP Getting ready

If you are under a hurricane watch or warning, here are some basic steps to take to prepare for the storm:

- Learn about your community's emergency plans, warning signals, evacuation routes, and locations of emergency shelters.
  - Identify potential home hazards and know how to secure or protect them before the hurricane strikes. Be prepared to turn off electrical power when there is standing water, fallen power lines, or before you evacuate. Turn off gas and water supplies before you evacuate. Secure structurally unstable building materials.
  - Buy a fire extinguisher and make sure your family knows where to find it and how to use it.
  - Locate and secure your important papers, such as insurance policies, wills, licenses, stocks, etc.
  - Post emergency phone numbers at every phone.
  - Inform local authorities about any special needs, i.e., elderly or bedridden people, or anyone with a disability.
  - Make plans to ensure your pets' safety
- Centers for Disease Control

© FOTOLIA / AP

# During and After the Storm

**Y**ou've done all you can to prepare for the incoming hurricane. But whether you have decided to ride it out safely at home or are staying in a different location with family, your work has just begun.

There are plenty of things to do during and after a storm that can make a big impact on your safety and well-being, as well as the condition of your property.

## DURING THE STORM

If choosing to stay for a hurricane not requiring evacuations, stay alert for extended rainfall and keep apprised of any changing conditions or severity levels.

If you have lost power, use your battery-operated radio to listen to the national weather or local updates. Experts also urge you to stay off the roads until the conditions weaken, especially during the storm surge period.

You may not know exactly which roads are flooded or if there are compromised bridges, and these situations can pose major danger.

## AFTER THE STORM

After you assess your damage and take pictures to document issues for your insurance company, it is time to consider your options for further safeguarding your home for the next storm.

Depending on the severity of your property damage, you can use this opportunity to install new impact-resistant windows or strengthen your existing garage doors.

Ask a professional to ensure that your roofing was not damaged. If it was, consult your local roofing companies for quotes and project timelines.



© FOTOLIA / AP

Water damage from roof leaks can impact all parts of your home and it is imperative to mitigate quickly. Safely install tarps over the affected areas if your new roof cannot be completed right away.

## REACH OUT TO FAMILY

The hurricane season can be stressful on your family members who live outside of danger zones, as they try to keep updated on your local weather conditions to ensure your safety.

Reach out to them after a storm to let them know you're safe. Consider asking them for assistance with your property repairs if you need it.

If you cannot get in touch with family members, register on the American Red Cross Safe and Well website to let your loved ones know about your welfare.

## PREPAREDNESS TIP

### Know the Saffir-Simpson wind scale

**Category 1: 74-95 mph** — Minor damage to exterior of homes; Toppled tree branches, uprooting of smaller trees; Extensive damage to power lines, power outages

**Category 2: 96-110 mph** — Major damage to exterior of homes; Uprooting of small trees and many roads blocked; Guaranteed power outages for long periods of time – days to weeks

**Category 3: 111-129 mph** — Extensive damage to exterior of homes; Many trees uprooted and many roads blocked; Extremely limited availability of water and electricity

**Category 4: 130-156 mph** — Loss of roof structure and/or some exterior walls; Most trees uprooted and most power lines down; Isolated residential due to debris pile up; Power outages lasting for weeks to months

**Category 5: 157+ mph** — A high percentage of homes will be destroyed; Fallen trees and power lines isolate residential areas; Power outages lasting for weeks to months; Most areas will be uninhabitable

— FEMA

# Get Involved

**E**ven with all of the warnings and an ordered evacuation, many people learn the hard way to take hurricanes more seriously.

They choose to ride out a hurricane and put themselves in dangerous situations. Maybe if they truly understood the potential danger that hurricanes pose, their decision will be different next time.

This is where you come in.

Through various community organizations, civilian volunteers are working hard to expand the resources and information available to their fellow citizens. Groups like the Medical Reserve Corps, the American Red Cross and Meals on Wheels Association of America offer volunteer opportunities aimed at educating the masses on all areas of disaster preparedness.

Your contribution could make a major impact on keeping people safe, healthy and informed.

## FEMA COURSE

FEMA's Emergency Management Institute often offers preparedness courses to help the public better understand the threats and hazards of hurricanes.

Past courses have been computer-based and coordinated by the Cooperative Program for Operational Meteorology, Education and Training.

The benefits of educational opportunities like these are twofold – you learn more about preparedness and you then have the ability to share information with those

around you.

Check with your local emergency management offices to see what your area offers.

## LOCAL OPPORTUNITIES

Organizations in your community routinely host community-planning meetings, and provide preparedness information and volunteer opportunities to community members. There are also groups focused on offering help to people in response to a disaster.

Determine if your passion is for maximizing preparedness education or helping people recover physically and emotionally from damaging hurricanes. There is an effort out there looking for your help.

## CERT PROGRAM

FEMA's CERT program educates people about preparedness through classroom and exercise-based training.

Trainees can hone their skills in basic disaster response skills, such as fire safety, light search and rescue, team organization and medical disaster operations.

There are more than 2,000 registered CERT programs across the nation, so one is likely to be in close proximity to your area.

