

HURRICANE PREPAREDNESS



More Than the Wind

What is the first thing that comes to mind when you think about a hurricane? Whipping wind? Trees snapping under the conditions? Homes crumbling?

The National Hurricane Center urges the public to remember that water actually can be the most dangerous part of a hurricane. Inland flooding, drenching rains, mold damage and unsanitary water conditions pose great risk to safety for people, pets, homes and businesses.

KNOW YOUR AREA

The first step in keeping your family safe from deadly water is to know your home's vulnerability to storm surge and flooding. Contact the National Weather Service (NWS) office in your area or local emergency management organizations to find out which types of emergencies your area is prone to and how you can prepare.

Local offices, especially, can tell you if your home is prone to dangerous flooding. The Federal Emergency Management Agency also features a portal map (www.fema.gov) that details assessment and planning that can help you understand your risks.



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HEED THE WARNINGS

The National Weather Service deploys an array of watches and warnings to keep you safe in the face of hurricanes. Here's what they mean, as defined by the NWS:

- Tropical storm watch: Tropical-storm conditions are possible within the specified area.
- Hurricane watch: Hurricane conditions are possible within the specified area.

- Tropical storm warning: Tropical-storm conditions are expected within the specified area.

- Hurricane warning: Hurricane conditions are expected within the specified area.

- Extreme wind warning: Extreme sustained winds of a major hurricane (115 miles per hour or greater) are expected to be within an hour.

GET FREE ALERTS

Now that you know what the warnings mean, where can you get them? The NWS routinely broadcasts its watches, warnings and forecasts through National Oceanic and Atmospheric Administration weather radios, which are distributed at retail and big-box stores in your area.

Ranging from \$20 to more than \$100, depending on the included features, a weather radio is a smart purchase for keeping you and your family safe during not only hurricanes, but tornadoes, floods and other natural disasters.

Reach out to your local emergency management agencies for instructions on how to program your radio to pick up local notifications.

Pets in Emergencies

Caring for animals during a hurricane may be an afterthought to many, but don't tell that to passionate pet owners. Unfortunately, as many disaster-stricken people in evacuation centers have found, pets are not allowed into such facilities in many cases.

For example, the only pets allowed in Red Cross setups are service animals that assist people with disabilities.

Health and safety regulations drive the pet-free policies of the Red Cross and other emergency organizations, because animals kept at human evacuation centers can sometimes pose risk of disease or injury. Stressed or scared pets may be more likely to bite or scratch other animals, people or even their owners within confined spaces, according to the Centers for Disease Control and Prevention.

POTENTIAL HEALTH HAZARDS

Bites and scratches are such a concern because of the risk for rabies or injuries requiring surgical repair. But aggressive behavior is only one of many concerns cited by the Red Cross for its no-pet policies in evacuation centers.

Proper care of animals, such as collection and disposal of urine and feces, may be difficult in public evacuation centers that are generally understaffed and lacking optimum amounts of resources. This can cause an additional risk of infection, especially for people with immune-compromised systems.

WHERE TO TAKE THEM

Just as many organizations provide humans with evacuation centers, options for safe, sanitary boarding are available for pets. You may find that kennels or veterinary offices are the first to fill up when it comes to housing misplaced or homeless pets after a natural disaster.

But don't give up there. Reach out to your local or national emergency management organization for information on where and when pet centers have been set up within your area. There is likely a group of veterinarians and pet health specialists in your area that has set-up plans for care in the case of emergency situations.



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2014 ATLANTIC HURRICANE NAMES

From the World Meteorological Organization

Arthur
Bertha
Cristobal

Dolly
Edouard
Fay

Gonzalo
Hanna
Isaias

Josephine
Kyle
Laura

Marco
Nana
Omar

Paulette
Rene
Sally

Teddy
Vicky
Wilfred

Prepare by Flood-Proofing

Wouldn't it be great if you could avoid the headache – and wallet-ache – that accompanies a flood cleanup? Flood-proofing may be your answer.

The process is defined as remodeling or rebuilding using materials and methods that will prevent or minimize damage from future floods. This action doesn't have to be completed after a storm hits your area.

Working now to flood-proof your home can help you save money and aggravation during the next flood. Consider the benefits:

- Many flood-proofing measures are inexpensive.
- Protecting your house from future flood damage will increase your property's resale value.
- Many flood-proofing strategies can be worked in easily during repair and rebuilding, reducing your costs.
- Some financial assistance programs can help pay for flood-proofing.
- By preparing for the next flood, you regain control over your future and can reduce your stress and anxiety levels.



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ELEVATION

One type of flood-proofing involves using elevation to battle rising waters. Most buildings can be raised so that the lowest floor is above the possible flood level. For homeowners, the most

cost-effective time to elevate a home is for a company to raise and repair it after a flood.

Contractors undertaking a home-elevation project jack up a structure and temporarily set it on a framework while the new

foundation is built underneath. Raising your home's elevation level by 6 or more feet – depending on its susceptibility to deep flooding – can be a sure-fire way to fend off flood waters during the next hurricane.

RELOCATION

Home and business owners may also consider moving a building out of a flood-prone area. Most houses and smaller commercial structures in good condition can be easily moved by contractors experienced in the process.

You will probably have to purchase a new lot unless your present one provides enough space for a move. But the expense of buying land may pale in comparison to the costs of continually fixing up your home from flood damage.

Emergency Kits Will Help

Being mentally prepared for a hurricane is one thing. Having all of the essential items ready at your disposal for safely riding out and recovering from one is another.

An emergency kit can literally save your life during and after a natural disaster, and compiling one now is imperative if you want to keep your family safe. The Federal Emergency Management Agency (FEMA) offers the following items as must-haves in any emergency kit. Visit www.ready.gov for more ideas.

- **Water:** FEMA recommends one gallon of water per person per day for at least three days. Buy water in bulk containers from your local grocery store when you see them on sale. You'll have plenty for drinking and sanitary purposes in no time.

- **Food:** FEMA also recommends at least a three-day supply of non-perishables such as canned fruits and vegetables. Stock up now to prepare your kit, but be sure to continually check expiration dates and replace as necessary.

- **NOAA Weather Radio:** These radios are paramount in the face of a hurricane, as the National Weather Service provides watches and warnings before, during and after storms. Be sure your version is a battery-powered or hand-crank radio in case your power goes out.

- **Lights:** You need to find your way around your home once the storm knocks out your power. Flashlights and extra batteries are a great addition to your emergency kit.

- **Baby Care:** Have a new addition to your family? Be sure to load your kit with diapers, wipes and formula that could help keep baby safe and comfortable in case of a serious storm.

- **Handy Tools:** You may need a wrench or pliers to turn off utilities, which if left on could cause dangerous situations. Can openers, pocket knives and hammers aren't bad tools to have handy, either.

- **Critical Documents:** All important family documents, including copies of your insurance policies, identification, bank account records and important phone numbers should be kept in a waterproof, portable container.

- **Medication:** Especially if you require special prescriptions, glasses or other important medical-related items, be sure to have some on reserve for your kit.



Check Your Insurance

Insurance is a tricky subject for policyholders before and after a hurricane. Many people may not know exactly what their policies cover or even how to file a claim. Knowing the basics is a good start toward protecting your property and saving yourself money in the process.

Sit down with your insurance provider to review your policies and coverage. This will help avoid misunderstandings later when the time comes to assess and fix hurricane damage. In many cases, separate policies are needed to protect against wind and flood damage.

DOCUMENT PROTECTION

One of the most common mistakes people make is not properly safeguarding their critical insurance documents. What would happen if a storm ripped through your home and destroyed these documents? Would you know who to call to initiate the insurance process? To file a claim?

Lock your insurance paperwork in a fireproof, waterproof box that will keep them safe in case of a hurricane. Also, keep digital copies that can be accessed from multiple devices and locations. This will help you stay organized and ready during the stressful time of coordinating insurance inspections, assessments and payments.

RENTERS' INSURANCE

If you live in a rental property, none of your personal belongings are covered by your landlord's insurance policy, unless otherwise stated. The building is protected, but your personal items are left wide open to damage from natural disasters such as hurricanes.

Renters' insurance may be a smart move, especially if you live in an area that is routinely affected by hurricanes. Renters' policies are generally inexpensive and provide essential coverage in case of damage to your property. Discuss your options with a local agent to find out more information.

FLOOD INSURANCE

The standard homeowner's policy does not cover damage caused by flood waters. And with the threat of flooding after a hurricane, anyone living in susceptible areas may want to seriously consider adding flood coverage to their policy.

Ask your local weather experts or emergency management officials if you live in a flood or hurricane zone, and plan accordingly.

The National Flood Insurance Program (NFIP) is the only source of flood insurance, but you can purchase a policy through your local agent. You can also call the NFIP at 1-800-427-4661 or visit www.floodsmart.gov for more information.



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2013 SEASON IN REVIEW

The 2013 season was the first since 1994 to end without a major hurricane.

Only two storms – Humberto and Ingrid – reached hurricane intensity, the lowest seasonal total since 1982.

— National Oceanic and Atmospheric Administration (NOAA)

Clean Up Safely

Re-entering your home after a hurricane has passed can be a devastating experience. Depending on the severity of the storm, you may see heavy damage to your property and personal belongings.

And the actual sight of your floors soaked in water or a tree on top of your roof may send you into a panic mode, and cleanup is the first thing on your mind.

Not so fast, say the American Red Cross and Federal Emergency Management Agency. Cleaning up after a hurricane can pose very dangerous risks to public safety and health. In many cases, cleanup professionals may be your best bet for taking care of your home's damage, depending on how much destruction your home has sustained.

TAKE CARE OF YOURSELF

Emotionally speaking, recovering from a disaster is not easy. You may shed many tears during the long road to reclamation, and that's OK. Crying is a natural response to a disaster and is a great way to release pent-up emotions.

Discuss your problems with family members and friends. Sharing your issues, anxieties and fears will help you overcome tension and let you know there are people in your corner to help you through this process.

And before you decide to roll up your sleeves and get to work on cleaning up, remember to properly eat, drink and rest to give your body the energy it needs.

PLAY IT SAFE

The dangers are not over when the water goes down. Your home's foundation may have been weakened, the electrical system may have shorted out and flood waters may have left behind things that could make you sick.

Many flooded items, such as wallboard and mattresses, will hold mold, mud and contamination forever. The American Red Cross urges people to throw it out when in doubt.



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GET HELP

If there is a federal disaster declaration, a telephone hotline will often be publicized to provide information about public, private and voluntary agency programs to help you recover from the flood. The government works hard to provide

credible, certified professionals as references you can trust for completing your cleanup process.

Government disaster programs are there to help you, the taxpayer, so you may as well utilize a service you actually help provide. The hotline also distributes critical information regarding danger zones and public warnings.

Lessons from Hurricane Sandy

More than a year after Hurricane Sandy ripped through the East Coast — specifically southern New Jersey — the federal government continues to deliver ongoing support to the affected areas.

Sandy was the deadliest and most destructive hurricane of the 2012 Atlantic hurricane season, as well as the second most costly hurricane in U.S. history. Below is a recap of what the U.S. government has provided and learned along the way.

In all, the federal government has provided financial support to nearly 255,000 people and thousands of businesses in the aftermath of Hurricane Sandy.

- The Federal Emergency Management Agency and the U.S. Army Corps of Engineers worked closely with state and local governments to reopen 97 percent of public beaches from New Jersey through Connecticut within seven months.

- The Federal Housing Administration and Federal Housing Finance Agency put in place a foreclosure moratorium to protect thousands of families who were at risk of foreclosure as a result of Sandy.

- The Department of Labor's Employment and Training Administration provided \$47 million in National Emergency Grants and \$13.2 million in Disaster Unemployment Assistance.

- The Department of Agriculture has delivered



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\$6.2 million for 22 projects covering emergency food assistance, as well as infrastructure and economic programs.

Finally, hours after the storm passed, the National Oceanic and Atmospheric Administration (NOAA) played a key role in helping

restore the flow of emergency fuel supplies by morning.

Over a span of five days, the NOAA, Coast Guard and the Corps, restored maritime

commerce to all major ports. This ensured access of food, fuel and rebuilding supplies to millions of people.