

Hurricane Preparedness



The Season Ahead

It's not often that hurricanes break news before the season even starts, but 2021 is shaping up to be a unique year in many areas, not just the weather.

Here are some ways hurricane season made headlines before the first storms started churning in the Atlantic.

EARLY DAYS

In March, the National Hurricane Center announced that it would start issuing tropical weather outlooks on May 15, a few weeks earlier than the traditional start of hurricane season on June 1. In recent years, storms have developed earlier and earlier in the Atlantic Basin as ocean and air temperatures have increased in recent years. Hurricane Arthur spun up off the East Coast of the U.S. on May 16, 2020, making it the sixth year a storm formed earlier than June 1.

IT'S NOT GREEK ANYMORE

Also in March, the National Hurricane Center said it would stop using the Greek alphabet to name storms when it runs out of its 21 names for storms.

"Some of those languages were difficult to translate into other languages," said



© ADOBE STOCK

Kenneth Graham, director of the National Hurricane Center. "In our region, we have French. We have Portuguese, Spanish and English."

Last year's record-breaking Atlantic hurricane season saw nine storms with Greek names, including Hurricane Zeta, which Graham said confused people because it's the

sixth — not last — letter of the Greek alphabet. Instead, the storm center will have a list of supplemental names, just in case.

The names are pronounceable in any language, not offensive and don't have any alternate meanings so that communications about life-threatening storms can be as clear as possible, Graham said.

PREDICTION TIME

As usual, forecasters have trotted out their pre-season predictions for 2021 and, as has been the norm lately, are predicting a busy year. The Colorado State University Tropical Meteorology Project team predicts 17 named storms, including eight hurricanes. Of those eight hurricanes, four are projected to be

major hurricanes with sustained winds greater than 111 miles per hour. The university says there's a 69% chance at least one major hurricane will make landfall somewhere in the U.S.

The average season has 12 tropical storms, with six being hurricanes. But in 2020, there were 30 named storms and 13 hurricanes.

Gathering Supplies

More storms coming earlier means you need to start preparing earlier, too.

If you live in a coastal area that's frequently affected by storms, you may already have a stockpile of goods in your garage or attic. Now is the time to check on those and make sure you have enough for everyone in your entire family. Use this handy checklist to keep you and yours safe this hurricane season.

FOOD AND WATER

One of the first things that happens when a storm forms is a run on the grocery store. Avoid the crowds and the panic by keeping a stock ready in your home. You'll need food for everyone in your family for seven days. Look for nonperishable goods, like canned foods and beverages, and if you have small children, make sure you have enough baby food and formula to feed them, too.

You'll also need:

- Non-electric can opener.
- Paper plates.
- Napkins.
- Plastic cups.
- Utensils.
- 1 gallon of water per person, per day.

COVID-19 SUPPLIES

With a hurricane spinning offshore, it can be easy to forget we're still in a pandemic.



Make sure this year's hurricane supplies also includes face masks, disinfectant wipes and hand sanitizer. Keep your distance, if you can, in any public shelters or on any public transportation you may find yourself on, and wear your mask at all times in public.

IMPORTANT DOCUMENTS

Even if you evacuate, there are some papers you need to make sure to take with you.

These include:

- Insurance cards and policies.
- Medical records.
- Bank information.
- Credit card numbers.
- A copy of your Social Security Card.
- Copies of birth or marriage certificates.
- Sets of keys.
- Pet information, including veterinary records and shot records.

FIRST AID KITS

Because you may not be able to get medical help during or after a storm, you need to make sure you can tend to small injuries yourself. Keep a well-stocked first aid kit with your family, including:

- A first aid manual.
- Sterile bandages in different sizes and sterile gauze pads.
- Hypoallergenic adhesive tape.

- Scissors.
- Tweezers.
- Antiseptic.
- Thermometer.
- Petroleum jelly.
- Safety pins.

You can find pre-stocked first aid kits at most local big box and drug stores, or your local pharmacist can help you put one together. While you're there, make sure you have a back-up supply of your prescriptions.

Categories of Hurricanes

Hurricanes are categorized using the Saffir-Simpson Hurricane Wind Scale. That ranks a hurricane from the lowest category, 1, to the highest, 5, depending on how strong its winds are.

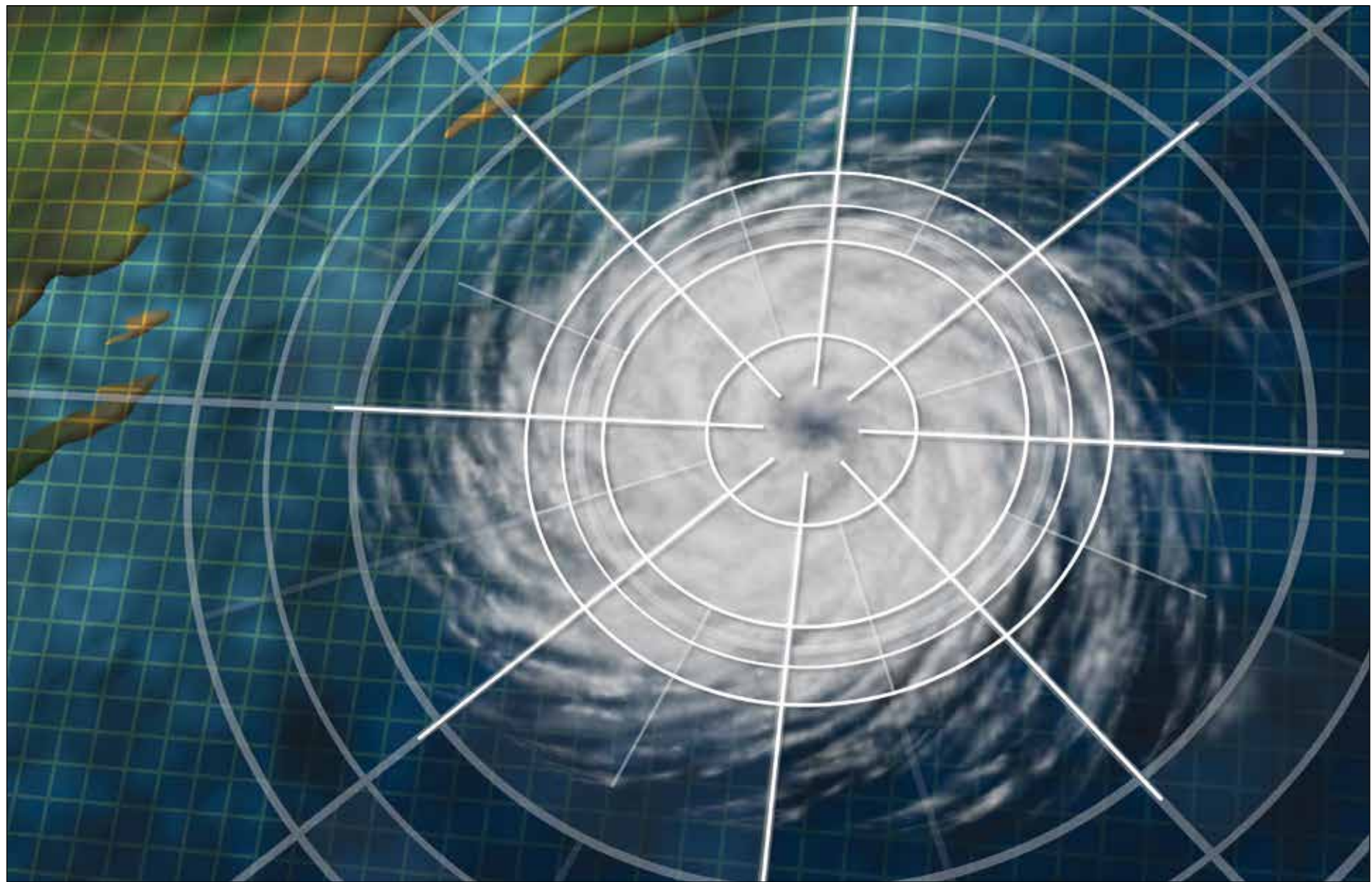
Keep reading for more of an explanation of the National Hurricane Center's classification of tropical cyclones.

CATEGORY 1, 74-95 MPH

These are the weakest hurricanes, but that's like saying the lightest elephant. These storms still pack a dangerous punch and should be taken seriously. Dangerous winds will produce damage, including to well-constructed homes and large trees. Structures could see damage to roofs, shingles, vinyl siding and gutters. Tree branches will snap and some shallow-rooted trees may topple. Damage to the electrical grid can be extensive and power outages could last several days.

CATEGORY 2, 96-110 MPH

Category 2 storms can have sustained winds of more than 100 miles per hour, snapping and uprooting trees, causing major roof damage to structures and ripping the siding



© ADOBE STOCK

from homes. Expect roads to be blocked by trees and other debris, and plan for the power to be out for weeks.

CATEGORY 3, 111-129 MPH

These storms are considered major hurricanes and can produce devastating damage. Well-built framed homes will suffer damage to roof decking and gable ends. Trees will be snapped and uprooted and roads could be blocked. Expect electricity and water to

be unavailable for several days and even into weeks after the storm moves through.

CATEGORY 4, 130-156 MPH

This is a catastrophic storm. Homes, even well-built ones, can be severely damaged. Roofs will fail and exterior walls will be gone. Power poles and trees will be snapped from the ground, cutting off residential areas from services. Expect power

outages to extend into months, and the area will be unnavigable for weeks.

CATEGORY 5, 157 MPH OR HIGHER

Structures will be destroyed by these vicious storms. Expect homes to collapse with total roof failure and falling walls. Trees and power poles will snap, cutting off roads and communications. Utilities may be out for months. Expect not to return home for many weeks.

SUPER TYPHOON

In the Pacific, hurricanes are called typhoons, and a super typhoon is a tropical cyclone with winds greater than 150 miles per hour.

All of these storms can produce other weather threats, including deadly storm surge, flooding and isolated tornadoes. If any hurricane is making its way toward you and your family, listen to local officials and take precautions to protect your life and property as instructed.

Hurricanes and Water

Hurricanes start as thunderstorms forming off the west coast of Africa, just north of the equator.

In that balmy tropical heat, the storms blow up into powerful tropical cyclones that rotate around an area of low atmospheric pressure. The storms make their way across the Atlantic Ocean, gathering fuel from warm ocean water. Water is not only critical to how these complex and deadly storms form, it's also one of the ways these powerful systems cause damage.

STORM SURGE

While a hurricane's winds grab headlines, storm surge associated with these huge storms is actually the greatest threat to life. Storm surges are abnormal rises in seawater during a hurricane. It's measured as the height of the water above a normal predicted astronomical tide. It's caused, usually, by the storm's winds pushing water onshore. Storm surges can depend on the orientation of the coastline with the storm's track, the intensity of the storm and how the local coast lies.

FLOODING RAINS

Land-falling hurricanes also dump huge amounts of rain that can quickly overwhelm flood protection systems and flood-prone areas. In 2009, the remnants of Tropical Storm



© ADOBE STOCK

Ida — not even strong enough to be a hurricane — dropped up to 18 inches of rain along the Atlantic coast. These rains don't just affect the coast; hurricane-induced flooding can reach far inland, destroying communities that are least prepared for these impacts.

DRIVING SAFELY

Don't drive during a hurricane. Emergency services are usually suspended during the duration of the storm and may not be able to respond if the worst should happen. If you're ordered to evacuate, do so as soon as you can.

Rains can start well in advance of the storm, so remember to use your headlights and never drive into floodwaters. Even six inches of water can be enough to flood your car, leaving you stranded.

Wet roads can also be more

slick, and standing water can hide storm debris.

If you have to get out, only drive where the water is very shallow, such as in the middle of the road. Drive slowly and in low gear. If the water, no matter how shallow, has a current, stay out of it.

What Is Flood Insurance?

Check your homeowners policy or renters insurance. You may be surprised to find that it doesn't cover floods, even if you live in a flood zone.

Flooding usually requires a separate insurance policy just for that coverage. It's usually provided through your regular insurer through the National Flood Insurance Program.

WHAT DOES FLOOD INSURANCE COVER?

Flood insurance covers buildings, contents or both. It can also cover both homes, businesses and also renters. The NFIP works with communities to adopt and enforce floodplain management regulations to mitigate flooding effects. If your home or business is in a flood-prone area, you may be required by your mortgage company or lender to maintain this insurance.

Flood insurance generally covers:

- Electrical and plumbing systems.
- Furnaces and water heaters.
- Built-in appliances and large appliances like refrigerators and cooking stoves.
- Permanently installed carpeting, cabinetry and bookcases.



© ADOBE STOCK

- Window blinds.
- Foundation walls, anchorage systems and staircases.
- Detached garages.
- Fuel tanks, water tanks and solar energy equipment.

WHAT DOESN'T IT COVER?

This is where the cause of the flooding can matter. If there's a hurricane and storm

surge causes sewage to back up into your home, flooding it, your flood insurance may cover that. This is because the sewage overflow was directly caused by a flooding event. However, if a water heater leaks and floods your home, your flood policy may not cover that because a flooding event didn't cause your water heater to leak.

FILING A CLAIM

When you purchase your flood policy — remember, it's separate from your homeowners or other property insurance — you'll get information on what your policy covers and how to file a claim. The NFIP will also send you valuable information about precautions to take before a flood, recovery measures to take after

a flood and how to file a claim.

Unlike other types of insurance, flood insurance doesn't renew automatically. You have to renew your policy every year and update your information regularly. If you live in a coastal or flood-prone area, you may also suddenly be required to purchase flood insurance even if you weren't previously required to do so.

Hurricane Sales Tax Holidays

For many coastal residents, the onset of hurricane season is a matter of life and death. Preparations begin early as communities gird up for what could happen.

In many states, this means a sales tax holiday on things people commonly buy for hurricane season.

WHAT IS A SALES TAX HOLIDAY?

During a sales tax holiday, the state, county or city suspends collection of sales taxes on certain goods. This usually saves the consumer 4% to 10% of the ticketed price, but sometimes it's more or less, depending on the tax structure where you live and what the law allows for. The holidays usually span a weekend or two before hurricane season to allow people to get prepared well in advance of a storm. You may have also heard of sales tax holidays for other popular shopping seasons, such as back-to-school. When every penny helps, plan your preparedness purchases for a sales tax holiday to save some money.

WHAT QUALIFIES FOR A SALES TAX HOLIDAY?

That depends on your state's laws. In Florida, a state fre-



© ADOBE STOCK

quently plagued by tropical systems, qualifying items include:

- Reusable ice or ice packs.
- Portable, self-powered light sources, such as candles, flashlights and lanterns.
- Containers for gas or diesel.
- Batteries, including rechargeable batteries, of certain sizes.
- Coolers and ice chests.

- Bungee cords.
- Ground anchor systems.
- Radios, including two-way radios and weather band radios.
- Ratchet straps.
- Tarps.
- Tie-down kits.
- Visqueen, plastic sheeting or other flexible waterproof sheeting.
- Portable generators.

Things that do not qualify for the Florida sales tax holiday include things like gift cards, buy-one-get-one sale items, and package deals.

Price points may also apply; for example, in Florida, generators are exempt up to \$750. You can't buy a \$1,200 generator and get a sales tax exemption on the whole thing.

Sales tax holidays may not

apply to the rental or repair of preparedness items, even those exempted from sales tax. It may also not apply to sales in certain locations.

For example, in Florida, sales made at the state's huge theme parks are not covered under the sales tax holiday program, so you'll pay the full sales tax on your Mickey Mouse flashlights.

Prepare your Business

It's not just people and families in the path of hurricanes. Businesses are also at risk.

Business owners along the coast (and, as we've seen in recent years, even inland) should have a plan for keeping the money flowing even during and after a catastrophic storm.

HAVE A PLAN

Just like you should have a plan for keeping your family and property safe, you should have a plan for keeping your businesses and assets safe. Ready.gov offers a free Ready Business Toolkit that includes hazard-specific materials for hurricanes, flooding and other hazards. Each toolkit gives business owners a step-by-step plan to build preparedness.

These kits can help you identify your risk, develop a plan, take action when you need to and to inspire others to do the same.

WHAT YOUR PLAN SHOULD COVER

The toolkit would help you plan for your staff, surroundings, space, systems, structure and service. It's important to remember that the dangers from a landfalling storm aren't just wind and water. Your business could be the victim of a fire caused by ruptured utilities, by looting or by other concurrent or secondary hazards from the storm. Don't just plan for the wind and water; take those into account as well.



© ADOBE STOCK

BUSINESS CONTINUITY PLAN

The Ready.gov toolkit will also help you create a plan to keep your business going during the disaster. It includes checklists to help you cover your bases and get back to earning as soon as

you can. These include getting access to damaged buildings or operating without access to your usual infrastructure. The kit also includes plans for setting up your business for survival, even after several days without opening.

SERVING OTHERS

Depending on the nature of your business, you may be able to help others in your community during and after the storm. Before the storm, try to identify opportunities to network so that your business can do its part to help

your community recover as soon as you can.

Types of valuable service you can perform include setting up charging stations for tablets, phones and other electronics; serving food; providing relief kits; or helping people clean up.