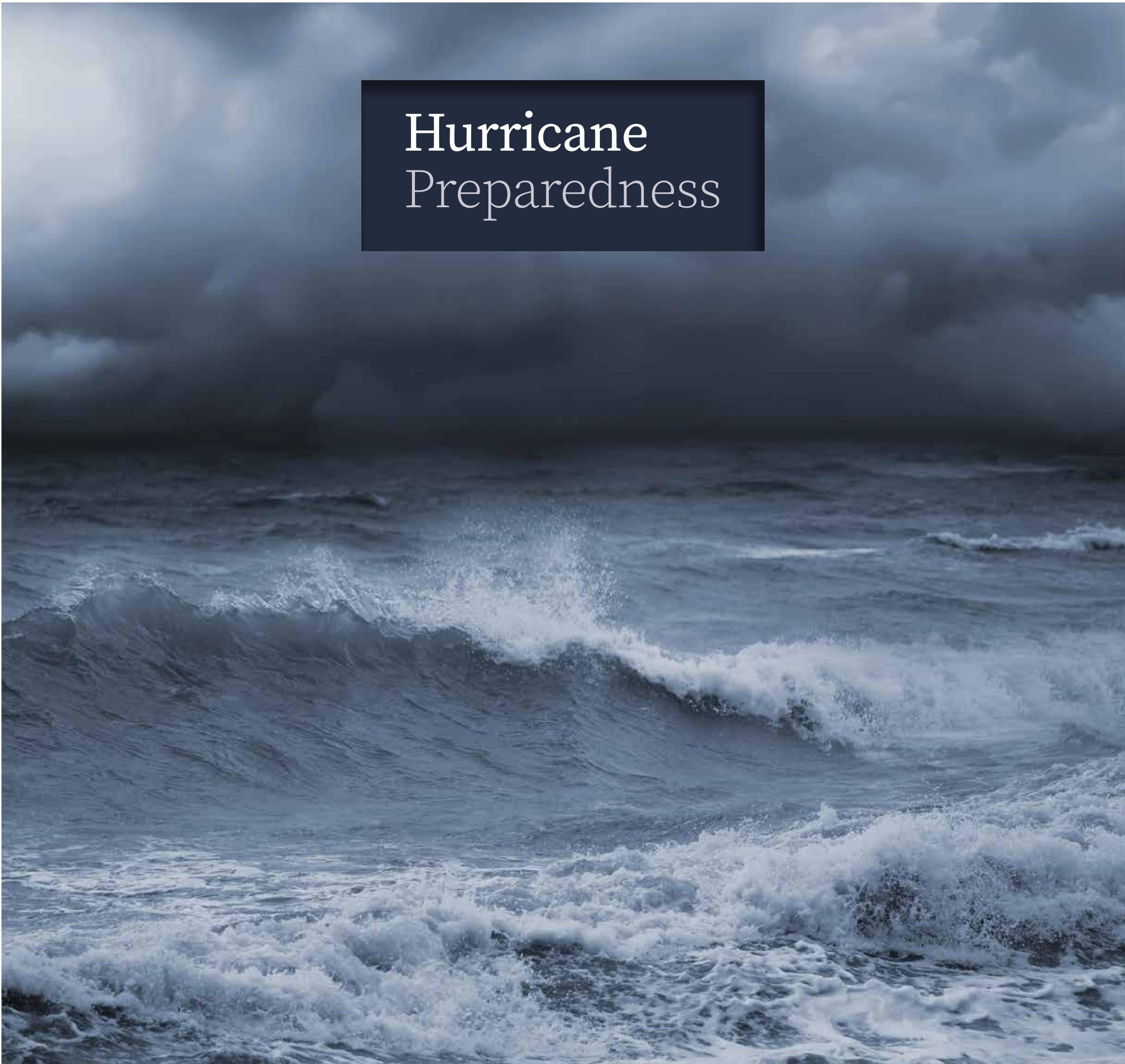


Hurricane Preparedness



2022 Season at a Glance

The 2022 Atlantic hurricane season begins June 1 and runs through Nov. 30.

Scientists at Colorado State University say to expect a more active season than normal, with 19 named storms and nine hurricanes, four of which could be Category 3 or higher, what's called a major hurricane.

“As is the case with all hurricane seasons, coastal residents are reminded that it only takes one hurricane making landfall to make it an active season for them,” researchers said. “They should prepare the same for every season, regardless of how much activity is predicted.”

NAMES

The National Hurricane Center names hurricanes once they achieve tropical storm status. Before the season begins, the NHC releases a list of names they will use. This year's names are: Alex, Bonnie, Colin, Danielle, Earl, Fiona, Gaston, Hermine, Ian, Julia, Karl, Lisa, Martin, Nicole, Owen, Paula, Richard, Shary, Tobias, Virginie and Walter.

In the past, if more storms formed than there were names on the list, the NHC switched to the Greek alphabet. But after a couple of record-breaking seasons took us deep into the Greek letters, the center switched to using a more modern list of names.

HURRICANE CATEGORIES

Hurricane intensity is measured in categories, assigned by the National Hurricane Center according to the Saffir-Simpson scale. Here's a look at each category and what it means:

Category 1: Winds from 74-95 miles per hour. Shrubbery and tree foliage will be damaged, and some poorly con-



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structed items are at risk, as are unanchored mobile homes. Storm surges will be 4-5 feet above normal tide. Low-lying coastal roads will be inundated, piers will take minor damage and some small craft may be torn from moorings.

Category 2: Winds 96-110 miles per hour. There will be considerable damage to trees and shrubs. Some trees may be blown down. Poorly constructed items will sustain major damage and other building materials may be damaged. Look for a storm surge of 6-8 feet above normal tide. Low-lying coastal roads and escape routes may be blocked by water well ahead of the hurricane's arrival. There will be considerable damage to piers and marinas will

be flooded. Evacuation of some shoreline residences and low-lying areas will be required.

Category 3: Winds 111-130 miles per hour. Foliage will be torn from trees and large trees will be blown down. Mobile homes will be destroyed and homes may take damage to roofs and doors. Look for a storm surge 9-12 feet above normal tide. There will be major erosion to beaches and massive evacuation of residences within 500 yards of the shore.

Category 4: Winds 131-155 miles per hour. Shrubs, trees and signs will be blown down. There will be extensive damage to buildings and complete failure of roofs. Storm surge will be 13-17

feet above normal tide and flat terrain up to six miles inland can be flooded. There will be major damage to near shore structures and low-lying escape routes can be cut off 11-12 hours before the hurricane makes landfall.

Category 5: This is the highest rating on the Saffir-Simpson scale. Winds are greater than 155 miles per hour. Damage from above categories will be present as well as complete roof failures on residential and office buildings. Glass will be shattered and many complete buildings will fail. The storm surge may be 18 feet or greater, and low-lying escape routes may be flooded 12-13 hours before landfall. Massive evacuations will be required.

How to Evacuate Safely

If you live in or near a coastal area, you should have a plan for evacuation before hurricane season even starts.

When a storm is taking aim at your area isn't the time to start thinking of what to do, it's the time to act. Here are some tips for evacuating safely.

BEFORE HURRICANE SEASON

Know if you're in danger from tropical storms and if you're in an evacuation zone. You can consult maps or ask local officials. Know the best ways to evacuate during a storm and have more than one way out and plan for different shelters in different cities.

Write down emergency numbers and keep them handy. Prepare an emergency supply kit, including food, water and medical supplies to last for at least three days. You should also plan to have prescription medications, cash, alternate power sources and your important papers, such as birth certificates, marriage certificates, insurance policies and bank information.

Don't forget your pets, either. In many states, it is illegal to evacuate and leave your pets behind. Try to find a shelter that will also take your animal friends. Bring any food, medication and other supplies



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that you may need for at least three days.

KNOW THE DIFFERENCE BETWEEN A WATCH AND A WARNING

You can listen for National Weather Service alerts from local officials on TV or radio, or

check online at nhc.noaa.gov.

A hurricane watch means hurricane conditions are possible in your area. The watch means that forecasters expect winds sustained at 74 mph or greater within the next 48 hours. A hurricane warning is more serious it means that hur-

ricane-force winds are expected in the next 36 hours. You should begin preparations immediately in rush them to completion.

Listen to local officials when they call for an evacuation. If your neighborhood is asked to evacuate, please do so. Be aware that if you stay behind,

you may not be able to access emergency services until well after the storm has passed.

GET READY TO LEAVE

Most people, when asked to evacuate, will do so in their car. If a hurricane is expected in your area you should make sure your car is ready for an evacuation. Fill your car's gas tank, and have an emergency kit in your car. If you don't own a car, make plans with friends or family or call local authorities to get a ride in case of an evacuation.

To make sure your family and pets are ready, review your emergency plan with your family and friends. Keep abreast for updates about the storm with local television radio or websites. If you have friends or family with special needs let the authorities know about them and get advice on what to do. Make plans for pets and farm animals to stay in a safe place.

Get your home ready by cleaning up your yard. Make sure there's nothing that can blow around and damage your home. Secure lawn furniture, grills, building materials, bikes, trash cans and other items so that they don't damage your home or others'.

Cover up windows and doors with storm shutters or pieces of plywood. Be ready to turn off your power and other utilities.

Fill clean water containers with drinking water in case you lose water supply during the storm. Check your carbon monoxide detector battery to protect your family from carbon monoxide poisoning during any power outages.



MIKE MOORE/WIKIMEDIA COMMONS

Organizations that Help

When times are tough, there are certain groups that always turn out to help.

These include first responders, of course, but there are also other groups, such as the Red Cross, Salvation Army, religious groups, and even school alumni organizations that turn out to render aid. Here's what you need to know about some of the more popular aid organizations.

THE RED CROSS

The American Red Cross says it responds to an emergency every eight minutes. The organization responds to

an average of more than 60,000 disasters every year with a workforce that is largely volunteer. During 2021's Hurricane Ida, the Red Cross provided more than 44,500 overnight stays in shelters and hotels.

Along with its partners, the Red Cross also provided more than 1 million meals and snacks and distributed more than 353,000 relief items like clean up supplies and comfort kits.

The Red Cross can also provide emergency financial assistance for households and families that need extra help after a hurricane. It also provides grants for community-based recovery services to help areas get back on their feet faster.

THE SALVATION ARMY

One of the first disasters the Salvation Army responded to was the 1900 Galveston Hurricane. And they've been leading recovery efforts since. The Salvation Army works with local organizations and federal authorities to provide mobile showers, bottled water, places to stay, hot meals and more for disaster survivors.

During Hurricane Harvey in 2017, the Salvation Army deployed 96 mobile feeding units along the Texas Gulf Coast. The organization served more than 2.8 million meals, drinks and snacks, and provided more than 400,000 hours of staff and volunteer services.

UMCOR

The United Methodist Committee On Relief was founded in 1940 and is a nonprofit global humanitarian Aid and Development organization run by the United Methodist Church.

UMCOR works through local United Methodist churches to provide assistance to communities in the wake of a natural disaster such as a hurricane. This includes distributing food, cleaning and hygiene supplies, providing shelter, and meeting other basic needs immediately after a hurricane or other disaster.

The group also works with local partners during the longer recovery and reconstruction phase.

Preparing Your Business

Your home isn't the only thing you need to get ready for a hurricane.

If you are one of the millions of small business owners across the country you also need to get your business ready, too. Keep reading To learn how your business can weather the storm.

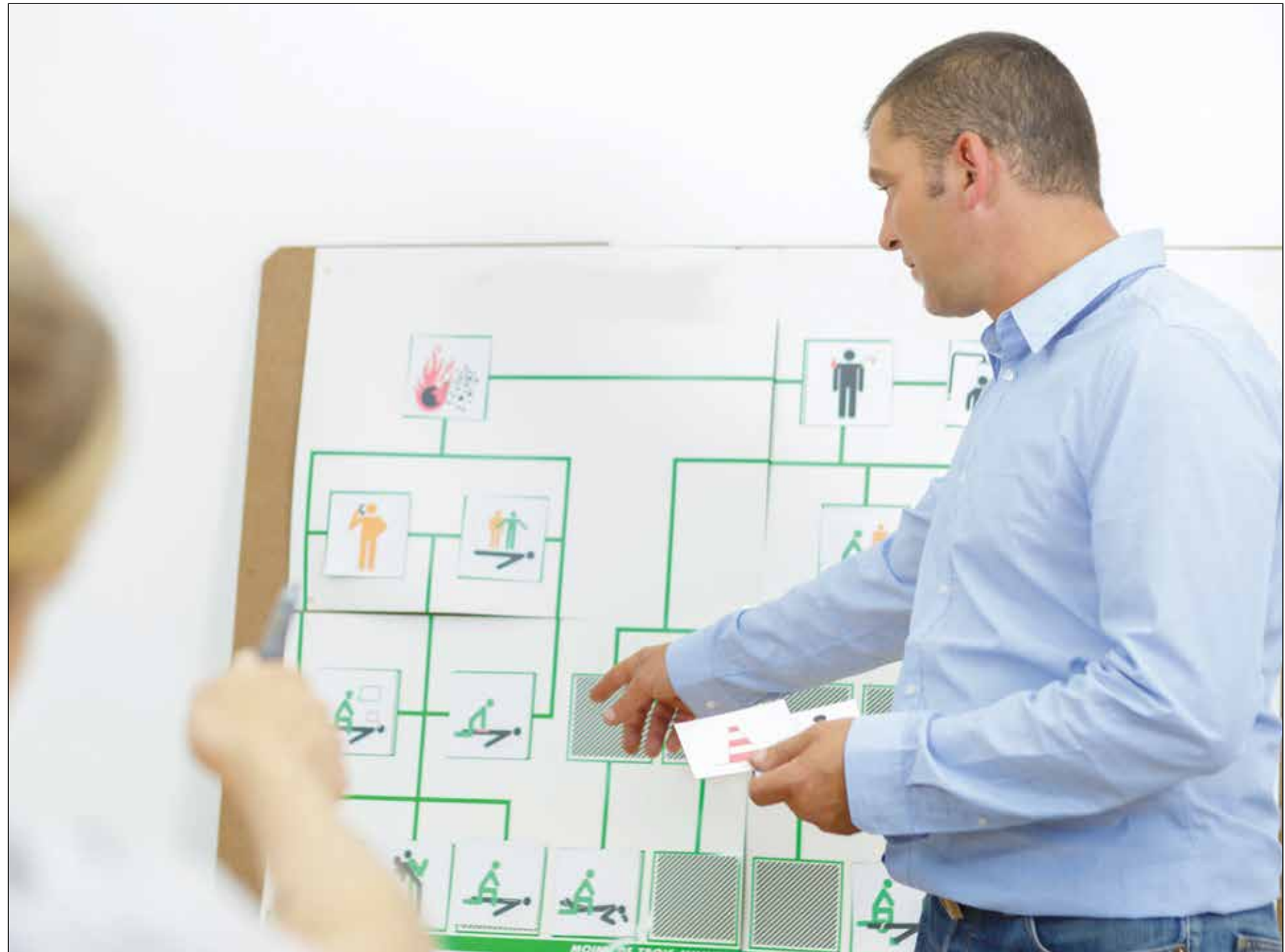
THE NUMBERS

According to the Ready Business Hurricane Toolkit from ready.gov, immediately after a natural disaster, 40% of small businesses won't reopen. A year later around ¼ of small businesses will have closed. Being ready for a hurricane can ensure that your business is around for generations, keeping your family, your employees, and their families safe.

UNDERSTAND YOUR RISK

Ready.gov provides an online assessment to show the areas where your business is most vulnerable it then offers a mitigation plan to protect your staff, surroundings, space, systems, structures and services. Just like you know however vulnerable your home is, you should also know what threatens your business continuity.

The assessment looks at things such as protecting your business's equipment, your business's cash flow, staffing your business in the



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event of a disaster, and weathering a long-term closure.

TAKE ACTION

Once you know your risk, you can plan. This includes taking steps such as developing a business continuity and crisis communication plan, conducting employee training sessions around hurricanes, reviewing

your insurance coverage, creating inventories and even developing an employee shelter and evacuation plan.

While you're making your plan, make sure that your preparedness and mitigation plans are approved by building owners if you are renting or leasing your space. Do not perform any retrofitting without the proper

permissions, including from local building officials.

Once your plan is in place, run regular drills to make sure your staff is up to date and identify any flaws in your plans. You should also identify trusted sources to get weather and local information about storms, including evacuation routes and flooding information. Be

aware that these things often change from year to year and update your plans regularly.

Use this opportunity to also educate your employees on hurricane safety and preparedness in their own homes. By keeping your staff safe, you're ensuring that your business can continue to function even after the storm.

Keeping Your Finances Safe

When a hurricane strikes, your bank balance may be the last thing on your mind.

But hurricanes affect more than just your personal property, they can also wreak havoc on your personal finances. The Federal Emergency Management agency prepared a financial first aid kit to help you and your family stay financially safe from the storm.

HAVE YOUR DOCUMENTS READY

One of the things officials tell you to keep safe during a storm is your important personal documents. But what does that mean? Your important personal documents include things like your identification, financial and legal documentation, medical information and household contacts. You should bring both hard and digital copies of these documents with you when you evacuate. Some examples include:

- Driver's license.
- Marriage license.
- Birth certificate.
- Adoption paperwork.
- Divorce decree.
- Social Security cards.
- Passport.
- Naturalization documents or green card.
- Military IDs and paperwork.
- Pet IDs and paperwork.
- Lease agreement or mortgage documents.



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- Utility bills, loan payments, credit card documents and bank statements.
- Vehicle registration.
- Insurance documentation.
- Medical contacts, health insurance, medical records, copies of prescriptions and documentation for medical equipment.

Before the storm you should also print or download state-

ments of bills that you pay automatically and download banking or bill pay mobile apps to your smartphone or tablet to allow you to keep current with your bills while you are away from home.

Also document your home and valuable belongings by taking pictures before you evacuate. Keep some cash along with your important documents.

REVIEW INSURANCE COVERAGE

While you are looking over your important documents, which includes your insurance information, make sure your coverage is adequate to support you in an emergency. If you're a renter make sure that your document includes your current rent and verify that your policies are up to date. Also

remember to check automobile and other insurance coverages, not just the coverage for your home.

The FEMA toolkit has worksheets and forms to help you prepare for a disaster, such as a hurricane. Make sure that even after you complete the first aid kit, you update it or revisit it yearly to make sure it has the most current information.



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Profile: Hurricane Wilma

Hurricane Wilma in 2005 was the most intense tropical cyclone ever recorded in the Atlantic.

That hurricane season shattered records, including three of the 10 most intense Atlantic hurricanes ever — Wilma, Rita and Katrina.

On Oct. 15, 2005, a tropical cyclone formed in the Caribbean sea near Jamaica. As it headed West it became a tropical storm on Oct. 17, and a hurricane Oct. 18. In just 24 short hours, Wilma intensified to a Category 5 hurri-

cane with wind speeds of 185 miles per hour. The barometric pressure dropped to 882 millibars, a record low for the Atlantic basin.

Wilma hit the Yucatan Peninsula on Oct. 20 as a Category 5 storm with 150 mile per hour winds. It retreated into the Gulf of Mexico as a category two hurricane, and was upgraded to a Category 3 before making landfall in Florida with 120 mile per hour winds. After crossing Florida, it re-emerged into the Atlantic Ocean and intensified to a Category 3 hurricane and becoming extratropical southeast of Nova Scotia.

It was a record-setting storm. The

storm killed at least 52 people and cause damages in excess of \$20 billion, most of it in the U.S. In Mexico, one rain gauge recorded a 24 hour total of 64 inches, setting a record for the nation's highest 24-hour rainfall total and the highest 24-hour rainfall total in the entire Western Hemisphere. Wilma's intensification rate saw a 24 hour pressure drop of 97 millibars, the fastest intensification in the Atlantic basin. At the storm's peak intensity, NOAA Hurricane Hunters estimated Wilma's eye was a record minimum 2.3 miles across.

Across the Miami metropolitan area, Wilma caused billions in damages.

Skyscrapers and high rises were damaged in the city, and wind damaged around 90% of buildings and homes in the town of Clewiston in Hendry County, Florida.

More than 5,000 residences in Broward County and at least 2,000 others in Miami-Dade County word declared uninhabitable.

In other states, Wilma dumped rain and fueled a nor'easter that produced heavy rainfall and gusty winds that knocked out power throughout New England.

Because of the storm's widespread damage, the name Wilma was retired from the hurricane names roster.

Hurricane Safety Checklist

Keeping yourself and your family safe during a hurricane should be your top priority.

It can also be stressful. Here's a checklist from the American Red Cross to help simplify your disaster planning.

BEFORE

- Plan to evacuate. Know you where you are going and how you're going to get there. Remember that mobile homes and RVs cannot provide safe shelter during a tropical cyclone.

- If you're staying home, plan to be ready to live without water power gas and other utilities for up to several days. If you are in area likely to flood, know where the closest high ground is.

- Organize an emergency kit for evacuation and for your home, including two weeks of supplies and a week's worth of medication.

- You should also have a plan to stay connected to friends, family and to get government alerts. Plan how you will get power, and if it's from a generator, know how to use it safely.

DURING

- If local authorities advise you to evacuate, you should. Bring your emergency kit, follow evacuation routes, and do not try to take shortcuts.



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Shortcuts could be blocked either by traffic or by storm damage.

- If you decide to ride out the storm at home, take shelter in a storm shelter or an interior room protected from high winds. Stay away from glass windows and doors and be ready to move to higher ground before flooding begins.

AFTER

- After the storm, if you've evacuated, don't return home until local officials have said that it's safe. You may still need to bring all the supplies that you will need with you. If your home was damaged, the area should be thoroughly inspected and cleaned before you try to live there again. Avoid damaged or fallen power lines,

power poles and downed wires they can electrocute you. Do not come into contact with floodwater because it may contain sewage, bacteria and chemicals.

- Don't use gasoline, propane, natural gas or charcoal-burning appliances inside, whether it be your home, a garage, a tent or a camper. Carbon monoxide can't be seen

or smelled but it can kill you quickly. If you start to feel sick, dizzy or weak get to fresh air right away.

- Wear protective equipment including gloves goggles and boots while you clean up. Clean and disinfect anything that got wet, and make sure you have proper training before using some heavy equipment, such as chainsaws.