



Hurricane Preparedness

Getting Prepared

The time to get ready for hurricane season is long before it begins

June 1 is the official kickoff, with hurricane season lasting until Nov. 30. But storms can and do happen outside of that often-repeated window of time. Either way, it's important to have everything you need on hand well before dangerous weather patterns emerge.

THE 'GO BAG'

Keep a large backpack or tote stocked with needed items for each member of your family so that it can be grabbed at a moment's notice. Key items to place in the so-called "go bag" include cellphone chargers, a radio with spare batteries, emergency medications, a First Aid kit, important documents in a waterproof container, a flashlight and matches and wipes. Documents should include property and personal records, insurance policies and key financial information. Keep three days of clothing and toiletries on hand.

FOOD AND WATER

You should also keep at least a three-day supply of food and water — and don't forget your pets. FEMA recommendations include a gallon of fresh water per day for every person. In order to meet the three-day supply guidelines, a family of four should have 12 gallons of water stored away. Foods should be non-perishable,



meaning items that do not require freezing or refrigeration.

OTHER SUPPLIES

Be ready for the cleanup that follows. Household bleach is a must, since it fights mold, mildew and bacteria. When properly diluted, plain bleach can serve as a disinfectant or even

to treat polluted water. Just make sure to stay away from color-safe or scented bleach, and those with other added cleaners. Keep an on-hand supply of masks, garbage bags and ties, plastic sheeting and paper towels. You may also need an array of tools. Pliers and a wrench are critically important, in case you need to

manually turn off your utilities. Pack a multi-purpose tool, a pocket knife, a fire extinguisher and a box cutter, as well. And don't forget the can opener.

SHELTER OPTIONS

When faced with larger storms, be ready to evacuate. Locate your nearest shelter,

and map out more than one route there and back well in advance. If the closest shelter option does not allow pets, identify where they'll need to be taken, or plan on staying with an out-of-town relative or friend, or at a hotel that is pet friendly. Area animal shelters may have more information on where to go.

Know the Categories

You hear these terms all the time — here's what they mean

Experts employ the Saffir-Simpson wind scale to measure hurricanes, using categories between 1 and 5 to describe the strength of their winds. The National Hurricane Center offers additional helpful information on the rest of what differentiates these powerful storms.

CATEGORY 1

Category 1 hurricanes are the weakest, with wind speeds measuring between 74 and 95 miles per hour. Still, they pack quite a punch and should be taken very seriously should you find your home within the forecast model. Trees and even some homes can be damaged by their dangerous winds, in particular when it comes to vinyl siding, roofs and gutters. Branches may fall onto power lines, causing widespread outages, and some trees with shallow roots may be toppled. Outages can and do last for days, so it's important to be prepared.

CATEGORY 2

Category 2 storms have sustained winds of 96 to 110 miles per hour, which is strong enough to uproot or snap even larger trees. Flying debris becomes a growing concern, potentially causing damage to roofs, siding and even knocking over smaller, lighter structures. The risk of extended power out-



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ages is greatly heightened. Roads may also be blocked by downed power poles or trees. Flooding is sometimes associated with storms at this category and higher.

CATEGORY 3

Considered a major hurricane, Category 3 storms boast winds of 111 to 129 miles per hour with the power to create devastating damage. Electricity

and water may be offline for days, or even weeks, because of wind-powered destruction to infrastructure. The impacts on homes is most noticeable around the gables and roof decking, but the real danger is posed by uprooted trees. Even the oldest and most deeply rooted could suddenly fall.

CATEGORY 4

A catastrophic system with

130 to 156 mile-per-hour winds, Category 4 hurricanes can severely damage even well-built homes. Exterior walls will fail, as roofs are torn off. Large areas will experience extended outages that could last months. Mountains of debris, displaced vehicles and downed trees typically make it nearly impossible to reach impacted places.

CATEGORY 5

Houses are at risk of total collapse when facing Category 5 storms, which pack a punch of 157 mile-per-hour winds — or higher. Deadly storm surges are also associated with these storms. Cities often have to be completely rebuilt, after weeks in which residents have no immediate access to utilities, roads or even communication.

When to Evacuate

Be familiar with your route — and ready to leave when instructed

FEMA has developed evacuation zones to aid in an orderly departure from storm paths, with signs posted along the routes. But it pays to become familiar with this procedure before a hurricane threatens, since these departures may become chaotic as the hurricane gets closer.

Select a place that is safely inland and well away from these storms' typical path, either with a friend or family member or at a hotel. Then be prepared to follow official instructions to the letter if a hurricane looms — including the order to evacuate.

KNOW THE ROUTE

Determine your evacuation zone, the routes from your house out of danger, and where you'll remain until the storm has passed. If you choose to stay, emergency responders may not be able to reach your home to help. The evacuation routes are officially designated by emergency management officials, and should be clearly marked. In some cases, roadways may switch to a contraflow configuration in which all lanes head away from the evacuation zone.

Keep in mind that your main route may be blocked by debris, so be sure to select at least one alternative. Gas up



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your car and bring your emergency supplies; you may be in heavy traffic for much if not all of the journey. Never drive around barricades, since you could be putting your life at risk.

YOUR SHELTER OPTIONS

Sometimes, evacuees are not near family members or

friends who are out of danger, or perhaps can't afford a lengthy hotel stay. Cities and states offer public shelters for those in need. Unfortunately, they don't often have many amenities, so be sure to bring blankets, toiletries, sleeping bags, snacks and pillows. Don't forget important documents and prescription medi-

cines. You may also want to bring books or puzzles for some low-tech fun, in particular for larger storms where extended outages are possible.

AFTER THE HURRICANE

Follow instructions from local authorities on when it is safe to return to check on your home and belongings. Be

aware that dangers lurk everywhere after a hurricane. Avoid high water, downed power lines, and debris that can cause injury. Conserve your battery power by texting rather than calling, since cell systems may be damaged or overloaded. When you get back, document everything for insurance purposes.

Protecting Your Pets

Take to time to ensure that our furry friends are safe, too

There's a lot to plan for as a storm approaches, and what to do with your pets should rank high on the list. They're incapable of understanding the dangers, and need you to make good choices on their behalf. In some cases, laws are actually in place to make sure that pets are not left behind. Shelters are even sometimes required to accept pets. You'll want to find out all of those details well in advance to make sure they're protected when the worst happens.

PLANNING AHEAD

People who live in storm-prone areas are encouraged to create a "go bag" for themselves with critically needed items for each family member. Do the same for your pet. The bag should include a supply of food to last at least one week, according to the FDA. Take along copies of your pet's medical and vaccination records, any medication they may be on, and a copy of their microchip information. Don't forget sanitation supplies, including a doggy pad or kitty litter.

Check ahead to find veterinary options close to where you'll be evacuating, or near shelters. Carry a photo of your pet in order to help others identify them should you become separated. Should you find yourself away when disaster



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strikes, designate a neighbor who will be responsible for taking care of your pet until you get back. Make sure they have all needed phone numbers, including your veterinarian, instructions on the pet's care and feeding, and a signed letter authorizing health care.

IF YOU GO

An order to evacuate may precede these storms, so search ahead for a pet-friendly place to go — either at a shelter, a family member or friend's house, or at a motel. Some places waive pet restrictions when an evacuation is ordered, but this is not a

requirement. Call ahead to see if there will be additional charges.

Your pet should remain in a kennel or carrier as much as possible, and on a leash when they're out. Keep a close eye on them, since they are experiencing the stress of this situa-

tion as well. They may resort to uncharacteristic behaviors caused by anxiety, but that's normal. Allow them plenty of time to get accustomed to their new surroundings, then ease them back into a normal routine until they can get back home again.

Do You Have Flood Insurance?

Most homeowners or renters' insurance doesn't include this needed protection

Most insurance companies require a separate policy for floods, even for those who insure a home in a confirmed flood zone. These policies are typically offered by your insurer via the National Flood Insurance Program. As with other forms of insurance, there are specific things which are covered, and other things that are not. There are also different rules governing renewals and how you file a claim.

WHAT IT COVERS

The National Flood Insurance Program collaborates with local communities to create and enforce regulations to mitigate the effects of flooding. Still, the risks remain in some places. Residents can protect themselves by putting flood insurance in place for homes, businesses and even the contents inside a building. Most general plans cover plumbing and electrical systems, water heaters and furnaces, cabinetry and large appliances, bookcases and staircases, detached garages, water tanks and solar equipment. Businesses and homes in flood-prone areas may be required to maintain additional insurance by their lender or mortgage company.

WHAT'S NOT COVERED

What specifically causes the



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flood event can play a role in whether your specific flood insurance policy covers the cost to repair or replace. For instance, water damage associated with hurricanes or storm surge is typically covered, as are related issues like backed-up sewage. If a broken water heater floods your home, however, most flood-related policies will not be of

use since that wasn't a natural disaster.

There are sometimes limits to the amount of money that can be recovered. Coverage through the National Flood Insurance Program caps dwelling policies at \$250,000, while their flood policies cap content coverage at \$100,000. Private insurance options may offer different policy levels,

higher limits and different rates.

KEY DIFFERENCES

Keep in mind that these separate policies have quirks that are very different from the typical homeowner or property insurance. The National Flood Insurance Program will help walk you through filing a claim, while also offering valuable tips

on helpful precautions and recovery measures. Flood insurance also does not automatically renew, unlike other insurance policies. You have to update your information annually and personally extend the policy. As local regulations or specific dangers change, those without flood insurance may be suddenly required to purchase a policy.

Safely Using a Generator

They can be a real lifesaver in a storm, or a deadly threat

Power failures typically affect far more people in a storm's path than winds or water ever could. That's led to widespread generator sales for those in storm-prone areas, taking every form from small units meant to power individual appliances to whole-house options. Once in place, they can leap into action when storms knock out utilities, powering everything from lighting and refrigeration to safety devices like weather radios and mobile phones. But there's an inherent danger with some of these generators, which must be properly used, maintained and serviced.

GOOD VENTILATION

Smaller generators typically work on some kind of fuel, and so they emit exhaust which can be poisonous to unsuspecting homeowners. People may become sickened, seriously injured or even killed. The danger with carbon-monoxide poisoning is particularly acute because its presence can initially be difficult to detect. Make sure generators are placed in a properly ventilated location, and purchase a CO2 detector that will warn family members if gases rise to dangerous levels.

Never use gas-powered generators indoors, or near open windows or intake vents. Move



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other things well away from the generator so there is plenty of room for air to flow around the machine. Those who have been exposed to generator exhaust should immediately move into a space where there is fresh air. See a doctor or other medical professional if you experience lightheadedness or dizzy spells.

FUEL STORAGE

Store your fuel far away from the generator when in use, to lower the potential fire hazard. Never refuel while its running, since the fumes are flammable. Store generator fuel outdoors, to avoid breathing in noxious fumes, and make sure it's in an approved holding tank or container.

Check the generator owner's manual for more details if you're unsure about specific requirements.

CHILD SAFETY

There are unique safety hazards associated with using smaller generators around children. Beyond the risk of carbon-monoxide poisoning,

the machines themselves can become very hot after extended use. The risk of burns from touching the exterior is very high for toddlers, so it's best to keep them in a separate area. Keep protective wear like gloves and masks on hand for your use, and take time to talk to children about how they work to protect us.

The Dangers of Storm Surge

The largest hurricanes can create a wall of catastrophic life-threatening water

Most people tend to worry most about various wind speed and rain forecasts when trying to measure the danger of a looming hurricane. The truth, however, is that storm surges are a leading cause of death along hurricane-prone coastal areas: In fact, 88% of U.S. deaths from tropical storms and hurricanes are from water — not wind, according to the Weather Channel. Storm surges happen when hurricanes push water back to shore, creating huge waves of water that can quickly inundate entire neighborhoods.

A HUGE HAZARD

The size and scope of storm surges can be truly mind boggling. Depending on wind speed, the shape of the coastline and the hurricane's track, landfalling storms can push water up more than 20 feet. At the same time, this water itself is incredibly heavy, at about 1,700 pounds per cubic yard, so these waves can instantly demolish buildings while sweeping away vehicles like matchboxes. Massive erosion follows in their wake, vaporizing beaches, washing away the foundation of buildings and undermining infrastructure. In worst-case scenarios, the risk for significant flooding stretch-



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es very far inland, too.

NEW WATCH SYSTEM

Recognizing their unique dangers, the National Hurricane Center expanded past traditional tropical cyclone watches and warnings in 2017 to include storm-surge information. The alerts include visualizers that predict which areas are at risk for

property- and life-threatening storm surge. Watches indicate that conditions are favorable for a possible surge over the next 48 hours. They may be issued earlier in order to allow time for evacuations, or when nearby areas are at risk of becoming isolated by flood waters. Storm surge warnings are issued when the danger is imminent, but can also be

given earlier when needed.

PROTECTING YOURSELF

If you are unaware of the warnings or somehow caught off guard by an approaching hurricane, there are precautions that may help protect you from storm surge. Go immediately to the highest level of the building you're in, but not into a closed area like

an attic where you could become trapped. Don't walk through even smaller surges, since just six inches of current can knock a person down. Driving is similarly dangerous, as a foot of flood water can sweep a vehicle away. Never swim in it either, since submerged debris or chemicals can cause serious injuries.