



THE ULTIMATE HURRICANE PREPAREDNESS GUIDE

A natural disaster can strike at any moment, leaving destruction and hardship in its wake. While some natural disasters can be detected anywhere from days to weeks in advance, like hurricanes — others including tornados, earthquakes and flash floods can cause devastation with only a few minutes or seconds notice. The best way to help minimize the extreme after effects of these catastrophic events is to be as prepared as possible, before they happen.

Hurricanes are giant, churning storms that can extend over 500 miles wide. In addition to the 2.4 trillion gallons of rain a hurricane can release a day, and the potential of up to 160 miles per hour wind speeds, hurricanes can also generate storm surge, flooding and tornadoes, causing serious property damage and life-threatening hazards.^[1] There are two different alert levels for hurricanes, watches and warnings. A hurricane watch indicates that hurricane conditions are going to be a threat within the next 48 hours and that you and your family should be on guard. A hurricane warning means that hurricane conditions are expected within the next 36 hours and that immediate action is required.

Thankfully, and due to all of the advancements made in weather observation technology, hurricane detection today can give us plenty of time to prepare our families, homes and businesses. The most recent major hurricane, Sandy (2012), caused a reported 147 fatalities and \$50 billion in damages. This was only classified as a category 2 storm.^[2] While you may not feel that a category number is high enough to be concerning, it is important to remember that the power of a hurricane should not be underestimated and that being prepared is the only way to protect you and your family. It is our goal that the following information serve as the ultimate guide for hurricane preparedness by compiling everything you need to know and follow in one easy-to-navigate location.

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— MAKE A PLAN —

1

GET EVERYONE TOGETHER FOR A FAMILY MEETING



- Start by educating yourself and others on the dangers of hurricanes and their related hazards.
- Encourage your children to express their feelings towards hurricanes and explain to them how you plan on keeping everyone safe.
- Come up with plans-of-action for all possible scenarios, including how you will communicate that you are safe in the instance that you are not all together when disaster strikes... and how you will locate each other.
- Discover and share emergency plans that are in place at locations where any family member spends a significant amount of time, like your children's schools, work, or the local hospital.
- Write down and place in a central location all emergency phone numbers, including police, fire rescue stations and local governmental offices. Keep this list in a permanent location within your home and save these numbers to your contacts in your mobile phone.
- Make a personal information card for each member of your family with all of their health information (doctor(s) and their phone numbers, insurance policy numbers, current medications, medical conditions, allergies, etc.), as well as pertinent family contact information.
- Once your emergency plan-of-action is complete, document all of your important information and resources and place them in a binder so that it can be referenced at any time.
- Notify others outside of your immediate family about your plan.

- Determine whether you live in an evacuation zone.
- Remember that if an evacuation order is given by local officials, **ALWAYS** obey with all due haste.
- If you live in an evacuation zone, discuss as a family where you will go in the event an evacuation order is given. Decide between evacuating to a family or friend's house, a hotel, or to a shelter.
- If you choose to leave town, make sure this is done well in advance of the storm as roads will usually become congested, making it harder to leave. Only leave using the recommended evacuation routes.
- Choosing a shelter should be the last resort. Shelters can only provide basic needs and are often overcrowded.
- Find out in advance where the nearest shelter is located and identify the different routes you can take to get there.
- If your plan is to evacuate to a shelter or evacuate to a safer location, make sure that you have an emergency supplies and transportation kit prepared. It is always best to have these ready year-round so that you can be prepared for any disaster at a moment's notice. **ALWAYS** avoid flooded roads and washed-out bridges.
- If you plan on remaining at home, make sure that you have your stock of emergency supplies well before receiving a hurricane warning alert.
- Experts recommend practicing your evacuation plan so that you can minimize confusion during an actual event.



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ASSESS YOUR HOME FOR VULNERABLE POINTS

Consider the following safety measures that can be taken to make your home less vulnerable to natural disasters.

- Do a walk-through of your home and property and evaluate your roof, windows and doors, garage door, landscaping, etc. And determine what actions you should take.
- Reinforce double entry doors at the top and bottom with slide bolts.

- When it comes to securing the largest entrance into your home, an impact-resistant garage door with added braces and installed hurricane panels are your safest bet.
- Permanent storm shutters are the best way to protect your windows during a hurricane.
- Have a professional confirm that your roof sheathing is properly installed.
- Look into getting hurricane straps installed. They fasten the roof to the walls, increasing your uplift, and can get you a discount on your current insurance premium.
- Choose trees that are more resistant to uprooting when replacing damaged ones or when updating your home's landscaping.



PROTECT YOUR PROPERTY AND POSSESSIONS

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- Perform an inventory of all home contents that have value to you (expensive electronics, jewelry, appliances, photographs, etc.) And store in a safe, dry location.
- Take detailed photos and video of your home property and its contents. Store in a safe, dry location — use waterproof containers as much as possible.
- Review all insurance policies to ensure you have adequate coverage. Remember that some insurance policies take up to 30 days to come into effect after purchase.
- Keep in mind that standard homeowners insurance *DOES NOT* cover flooding.

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MAKE A PLAN TO PROTECT YOUR VEHICLES AND BOAT

An important consideration when facing the threat of a hurricane is to decide where you will keep your vehicle, boat or RV. The following tips address automobile and marine safety. Make sure you check all of your insurance policy information and ensure that your coverage is up-to-date. Keep any important information with you in a waterproof, portable container with other critical documents.



Automobile Safety

- Check your insurance policy and its coverage. Make sure everything is up-to-date and consider purchasing comprehensive insurance. Store your car's registration, title, insurance documentation and a copy of your car keys in a safe, dry place.
- For insurance purposes, it's extremely beneficial to have proof of your car's condition before disaster strikes. Take pictures of your car's interior and exterior as a part of your hurricane preparedness plan.
- Do a quick maintenance inspection when you are notified that a storm is on its way. Ensure that your tires are properly inflated and check important fluids such as your oil, transmission and battery fluid.
- Fill your gas tank and any reserve canisters to their full capacity to avoid long lines at the gas station after a disaster has occurred.
- Remove any exterior items that aren't permanent, such as extra antennas and other car accessories.
- Using masking tape, make a crisscross pattern across each window to make cleanup easier in the event that a window shatters.
- Put together an emergency kit for your vehicle.

- Never attempt to wait out a storm in your car. As little as two feet of rising water can carry a car away.
- If possible, always keep your car in a sheltered location, such as your garage. If you don't have access to a garage, experts say the next best solution is to park your car on higher ground, as far inland as possible, and next to a building that can provide at least partial protection from the wind.
- Due to the high-speed winds caused by a hurricane, debris can become a dangerous projectile. Cover your car and make sure that you park it away from anything that might fall on it during a storm, including telephone poles, stop lights, trees, road signs, etc.
- After the storm has passed, check your car to see if any damage has occurred during the storm; and as soon as possible, have a mechanic look it over to make sure that all the internal components haven't been affected.
- If you must drive after a storm, stay away from flooded areas and downed electrical lines.

Marine Safety

- Check with your state to see how long after an official call for evacuation has been made that drawbridges will be open for boats.

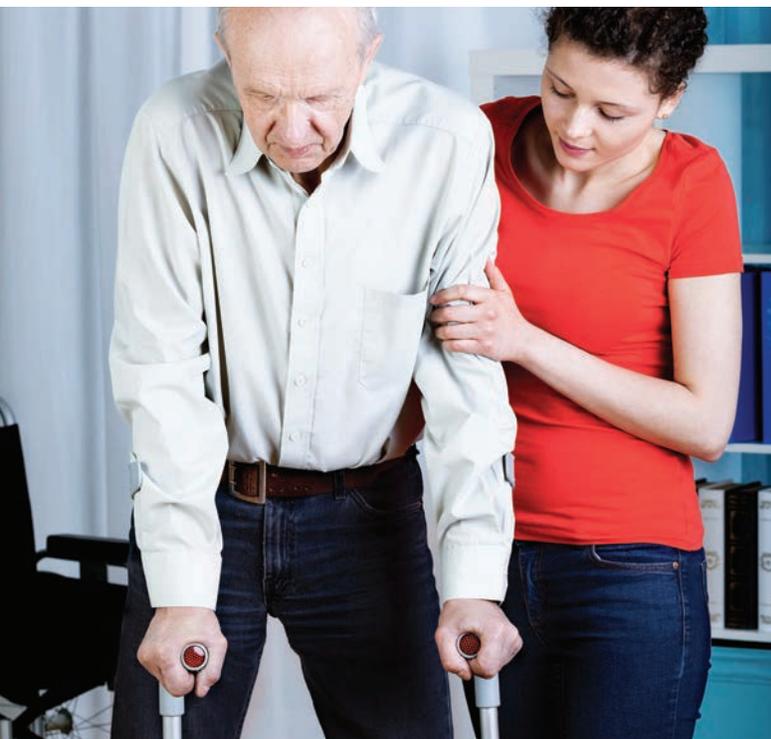


- Check your marina or storage area's lease or rental agreement. Know your responsibilities and liabilities as well as the marina or storage area's responsibilities
- Never leave a boat in davits or on a hydro-lift.
- The best offshore mooring location for a boat to ride out a storm is in the center of a canal or narrow river. In these locations, doubled mooring lines can be secured to shores, port and starboard—fore and aft.
- Remove all movable equipment such as canvas, sails, dinghies, radios, cushions, etc. Secure everything that cannot be removed, such as tillers, wheels, booms, etc
- Seal windows, doors and hatches with duct tape.
- Turn off the electrical system to eliminate the risk of fire, unless you plan to leave the boat in the water.
- Use fenders to protect your boat from rubbing against the pier, sea wall, pilings or other boats.
- Some types of boats must be pulled out of the water if they are to have any chance of surviving. For example, smaller, open boats and high performance powerboats with low freeboards will almost always be overcome by waves, spray, and rain.
- If time allows, remove your boat from the threatened area at least 48 to 72 hours before the hurricane or storm has been estimated to strike the area.
- If you decide to store your boat on a trailer, increase the weight to help hold it down by filling the boat with fresh water and leaving in the drain plug (inboard boats must be drained to avoid motor damage). Insert wood blocks between the trailer frame and the springs for extra support with the added weight.
- Wherever you choose to locate your boat to ride out the storm, secure the boat to its cradle with heavy lines.
- Keep all important documents like insurance policies, recent photos of your vessel, registration, equipment inventory, lease agreement and telephone numbers of appropriate authorities (harbor master, coast guard, insurance agent, etc.) in a safe, dry place.

PREPARE FOR ANY SPECIAL NEEDS

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Make arrangements in advance to accommodate the needs of any elderly family members, children or pets.



Preparations for Elderly Individuals

- Look into your counties registry for the “vulnerable population.” This is directed towards individuals who are a higher safety risk due to disability, frailty or other health issues—who elect to stay at home in the event of an emergency. These registries usually consist of a partnership between county and municipalities and help emergency responders plan for better recoveries from hurricanes and other emergencies.
- Pre-register for evacuation transportation at special needs shelters to ensure that the shelter is adequately prepared to meet your individual needs.
- If you're administered routine treatments at a physician's office or hospital, are a home healthcare client, or require oxygen supplies, call your service provider to discuss

their plans for continuing service to you in the case of an emergency.

- Make sure you obtain enough medical supplies and prescription drugs to last at least two weeks.
- Use identification labels on any medical support equipment you take with you to a shelter (wheelchairs, walkers, oxygen tanks, etc.).
- Include food items that address special dietary needs in your emergency supplies kit



Considerations for Infants, Toddlers and Young Children

- Make sure that you have enough formula, baby food, juice, wipes, clothes and diapers to last at least 7 days.
- Pack a supply of bottles, diaper rash ointment and medications.
- Bring a stroller and portable crib or play pen. Remember to mark any items with identification labels.
- Books, games, puzzles and other activities can help to keep children occupied and calm.

Taking Care of Your Pet

It is important to remember that you should **NEVER LEAVE YOUR PETS BEHIND** in the event that an evacuation order is given. It is unlikely that they will survive on their own or that you will be able to find them in the off chance that they do. Figure out in advance where you and your pet will be welcomed, preferably a friend or relative's house, or find out which shelters accept pets.

- Make sure you have at least a 7-day supply of dry pet food and water.
- Remember to include a bed, bowl, leash, treats, toys, cleaning supplies (newspaper, plastic bags, paper towels, etc.) and any needed medications into your pets emergency supply kit.
- For cats, include litter and a box.
- Bring along a large enough crate or carrier that allows your pet room to stand and turn around, especially if you are considering staying in a shelter.
- Make sure your pet wears a collar with a tag at all times. Bring a recent photo of the two of you together in-case you need to provide further proof of ownership.
- Bring with you any important paperwork, such as vaccination records and license.



Below are a list of actions you should take along with safety tips for keeping your family and home safe during a hurricane. The following should be utilized whether you decide to remain at home or leave the area during a hurricane. When waiting out a storm, be careful! The danger may not be over as hurricanes can spawn tornadoes—or you may simply be in the eye of the storm.

- Stay on top of listening to **NOAA Weather Radio** to obtain critical information from the National Weather Service regarding the storm's status.
- Determine your home's risk for flooding and consider purchasing flood insurance.
- Make sure that all smoke and carbon monoxide detectors are working properly.
- Turn off all propane tanks.
- Fill and keep a stock of gas storage containers so you can power your generator, car, chainsaw, etc.
- Running a generator or other gas operated appliance indoors will lead to carbon monoxide poisoning.
- Never operate your generator during a hurricane.
- Test-run your generator monthly to confirm it is in proper working order.
- Before starting and shutting down your generator, make sure all connected appliances are turned off.
- Use flashlights instead of candles whenever necessary. Candles can easily start a fire.
- Unplug all small appliances.
- Fill any large containers with fresh water for sanitary purposes (cleaning, flushing toilets, etc.)
- Make an inventory of your disaster supplies. Replace and restock as needed.
- Turn your refrigerator and freezer to the coldest setting. Open them as little as possible so that food will last longer if the power goes out.
- Move any items that could become flying debris from outside into your home or garage (ex. grill, hanging plants, lawn furniture, etc.).
- Clear clogged rain gutters and downspouts of debris to prevent flooding and unnecessary pressure on the awnings.
- Trim any trees and bushes around your home. Tie down any vulnerable trees to prevent their uprooting.
- Keep all windows and doors shut. Close hurricane shutters or board up all windows and doors with plywood.
- During the storm, take refuge in a small interior room or closet on the lowest level of your home. Keep all interior doors closed and stay away from windows and glass doors. Keep curtains and blinds shut.



Business owners and site locations should create and educate employees on their disaster recovery and business continuity plans for hazards like natural disasters, widespread illness, or technology systems failures. Creating a preparedness program can help your company to better prepare for and respond to disasters so that your business can get back to normal as quickly as possible.

- Make sure you keep all of your important documents in a safe, dry place (legal papers, banking information, lease papers, tax returns, business registrations, etc.).
- Write down all emergency phone numbers including police and fire rescue stations and local government offices. Save them under your contacts in your mobile phone.
- Just like when you're protecting your personal property, document the assets belonging to your business through pictures, videos, receipts, etc.
- Keep a list of your critical equipment such as computers, fax machines, printers, specialized software, trucks, machinery, etc. and what you will do if you lose access to any one of them.
- Maintain a list of all your employees' personal and work-related information.
- Along with having contact information for your employees, it's also critical to do the same for your vendors, contractors, bank, attorney, utility company, etc. In addition to the aforementioned items which include company level email and phone numbers, note the contact information for your company's assigned representative and a description of the company.
- Pinpoint which job functions are necessary to the continuation of your business and identify who will have to take on these workloads if the employees who usually perform them become incapacitated if, for example, they fall ill or their home equipment is destroyed in a natural disaster.
- Identify employees that have the ability to telecommute. Not only does this allow certain business functions to keep running during a disaster, but it is also a good idea to consider for an everyday work arrangement.
- A standby generator can be a lifesaver when it comes to protecting your information and your equipment. Because standby generators like **Generac** have automatic transfer switches that can sense whenever a power outage occurs, it will take over as your power source within seconds, keeping your equipment running.
- Have an off-site backup option for all of your important digital and hardcopy information.
- Decide if you will name a contingency site where you can conduct your business if your office is inaccessible. Options include a hotel, telecommuting, or vendor location. Make sure you have the contact information for your contingency site and that everyone knows how to get there.



- Do a test-run of your plan to ensure you have all angles covered and to make sure you and your staff will be comfortable in the event that the unthinkable does happen. You'll also be able to address anything you may have noticed was missing from the plan or a more streamlined option. Revise your documented plan accordingly.
- Keep everything you possibly can in a documented format. Make sure that everyone working for your company knows of your disaster and business

continuity plans and that they have a hardcopy of all pertinent information.

- Remember, keeping your business running during a hazard is not worth bringing harm to yourself or your employees. Depending on the level of risk involved, come up with a way to determine whether employees should or should not attempt to reach either your office or contingency location, and how you will notify everyone when it's safe to resume normal business activities again.

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PUT TOGETHER AN EMERGENCY SUPPLIES KIT FOR EVACUATION, HOME AND TRANSPORTATION

Assemble your hurricane kit according to the individual needs of your family members, taking into consideration whether you plan to evacuate and where, or if you are going to remain at home.

Emergency Supply Kit

Miscellaneous

- Copies and originals of important documents kept safe in a portable, waterproof container (medical information and prescriptions, picture ID, deed to home, vehicle title, birth certificates, insurance policies, bank account records, etc.)
- Family and emergency contact information
- Camera for photos of damage
- Extra cash as ATMs might not be working after a hurricane
- Cell phone and charger
- Car and house keys and an extra set of each if available
- At least a 7-day supply of food and water (one gallon of water per person per day and non-perishable, easy-to-prepare food)
- Eating supplies such as paper cups, plates, paper towels and plastic utensils
- Heavy-duty garbage bags, re-sealable food storage bags
- Manual can opener
- A multi-purpose tool (ex. Swiss Army Knife)

- Whistle
- Waterproof matches or a utility lighter
- Battery-powered portable AM/FM radio
- One flashlight per family member with extra batteries
- Rain gear such as a poncho or umbrella
- Bug spray and sunscreen
- Paper and pen
- One sleeping bag or blanket per person
- At least one complete change of clothing per person



Sanitation and Personal Hygiene Items

- Travel-size soaps, shampoos, beauty supplies, etc.
- Dental care including toothbrush, toothpaste, floss, etc.
- Toilet and tissue paper, moist towelettes
- Feminine supplies
- Hand sanitizer and disinfectant wipes

Assemble a First Aid Kit Containing:

- A 7-day supply of any prescription medications and medical supplies you may need
- Pain reliever
- Antibiotic and burn ointment
- Eye wash solution
- Sterile adhesive bandages and gauze pads
- Triangular and sterile roller bandages
- Adhesive tape
- Latex gloves
- Scissors
- Tweezers
- Needle
- Safety pins
- Thermometer

If you plan on remaining in your home, stock up on all of the items identified above as well as the supplies listed below. Keep in mind that driving may become impossible due to blocked roads or damage that occurred to your car during the hurricane and that utilities might not be available.

- Either a home backup generator or a portable generator to power anything from your refrigerator to your entire house (which you choose will depend on your budget and power needs. Seek out the help of a certified service provider, like Assurance Power Systems, to schedule your evaluation.)
- Self-starting charcoal, sterno or propane for outdoor grill

- Aluminum foil and plastic wrap
- Fluorescent lanterns
- Safety goggles
- Heavy-duty work gloves
- Wrench, pliers, axe, hammer, nails, shovel, and other basic tools
- Duct tape
- Fire extinguisher

Emergency Kit for Your Vehicle(s)

The following items are useful in everyday roadside emergencies as well as in the event that you have to evacuate on short notice.

- State and regional road maps or GPS
- Motor oil
- Extra reserves of gasoline
- First aid kit
- Auto tool kit
- Tire patch kit
- Tire jack
- Road Flares
- Jumper cables
- Emergency road safety triangles
- Flashlight and extra batteries
- Pocket knife
- Blanket
- An extra supply of water in your vehicle can be used for vehicle maintenance and drinking

Business owners and site locations should create and educate employees on their disaster recovery and business continuity plans for hazards like natural disasters, widespread illness, or technology systems failures. Creating a preparedness program can help your company to better prepare for and respond to disasters so that your business can get back to normal as quickly as possible.

- Listen to your **NOAA Weather Radio** for the latest updates. Don't return home from an evacuation until officials declare it's safe.
- Be aware that when in the eye of a hurricane, it may appear that the storm has passed and it is safe to venture outside. Remain indoors until told by local officials that the storm and its resulting rainfall and flooding threats have passed.
- Never get close to a downed power line. Report any that you come across to your power company.
- Do not enter any building that looks as if it might have suffered structural damage or that is surrounded by water. Check the roof, foundation, and walls.
- When inspecting the outside and inside of your home or business, use the assistance of a flashlight rather than a gas lantern or candle as there may be a gas leak you are unaware of. If you think you smell gas, get as far away from the property as possible and call local authorities.
- Watch out for hazards such as loose boards, overturned furniture and shattered glass. When walking around, use a long stick to poke at debris that a dangerous animal or poisonous snake might be hiding in.
- When opening cabinets and shelves, be cautious of items that might have moved around during the storm.
- When inspecting and cleaning up your home, wear thick clothing for added protection.
- Refer to *A Brief Guide to Mold, Moisture, and Your Home* when cleaning up any mold after a hurricane.
- Toss out any food that you suspect to be spoiled in your refrigerator and freezer units.
- Do not touch any electrical appliances that are wet or damaged.
- Don't use any sewage devices like toilets until the system has been checked out by a professional.
- If you notice any damage to your home or property take pictures for proof and contact your insurance company as quickly as possible to start your claims process.
- Keep in mind that the power of a hurricane can be devastating and that returning to normal after one occurs is a slow process. Be thankful for your safety and that of your loved ones as you begin the gradual process of recovery.



Your Individual County or City's Website

- To identify your evacuation, surge and flood zone
- Lists important information for the local emergency management office, shelters, health department, hospital, water and power utility departments, sheriff's office, fire rescue, animal care and control, Red Cross, FEMA, government office, etc.
- Information on additional services offered to special needs residents
- Find local grocery and building supply stores (like Publix and Home Depot) with emergency generators, and gas stations with transfer switches to emergency power
- Some counties also have their own apps, and Twitter and Facebook accounts that can send you real-time public safety notifications

American Red Cross

- You can put yourself on a Safe and Well list to let your family members know you're safe, or search the list for a separated loved one
- Locates the open Red Cross shelter nearest to you
- List of training classes available including CPR and First Aid
- Access a Hurricane Safety Checklist
- Find out about their Hurricane App and other apps that can help you track and monitor storms
- Information is available on topics like checking the structural and utility elements of your home, and recovering financially and emotionally after a disaster

U.S. Food & Drug Administration's (FDA)

- Food and Water Safety

Federal Emergency Management Agency (FEMA)

- Family Communication Plan
- Apply for assistance
- Resources that help you cope with disaster
- Protecting Your Business
- Flood Hazard Mapping
- Are You Ready? An In-Depth Guide to Citizen Preparedness

Centers for Disease Control and Prevention

- Preventing Illness After a Natural Disaster
- Social Media Outlets for Hurricane Preparedness and Response

Flood Smart

- Find out your flood risk
- Flood Preparation and Recovery
- Information regarding the National Flood Insurance Program (NFIP)

Fire Extinguisher Safety Tips

Saffir-Simpson Hurricane Wind Scale

Ready.gov

- Family Communications
- Utility Shut-Off and Safety
- Caring For Animals
- Resource for children
- School and Workplace Information
- High-Rise Building Safety
- Wireless Emergency Alerts

Apps That Could Save Your Life

- Hurricane by American Red Cross (free, also offer a large range of apps focusing on different topics like First Aid and shelter)
- Hands-Only CPR (iPhone free)
- Life 360 (free)
- Pocket First Aid & CPR (\$1.99)
- GotoAid First Aid (\$4.99)
- ICE Standard (free)
- FEMA (free)
- The Weather Channel (iPhone free)
- NOAA Weather Radio (iPhone free)
- NOAA Weather Alert Free (iPhone)
- ALERT FM (free)
- Hurricane Tracker By HurricaneSoftware.com's (free)
- Weather Underground: Radar, Forecasts, Satellite Maps, Severe Alerts, Weather Photos (free)
- Hurricane Hound (free)
- Hurricane HD (Android \$3.99)
- Hurricane Pro™ (iPhone version \$2.99)
- Emergency Planner Checklist (Android \$0.99)
- Disaster Readiness (\$1.99)
- MapDroyd (Android free)
- Red Panic Button (iPhone \$2.99 Android free)

CITATIONS

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1. Hurricane. (n.d.). Retrieved August 19, 2014, from <http://www.basicplanet.com/hurricane/>
2. Hurricane Statistics Fast Facts. (2014, June 5). Retrieved August 19, 2014, from <http://www.cnn.com/2013/05/31/world/americas/hurricane-statistics-fast-facts/>