

# HURRICANE PREPAREDNESS: HOMEOWNERS GUIDE



Hurricanes are strong storms that have the power to cause widespread devastation. Hurricanes cause life- and property- threatening hazards such as flooding, storm surges, high winds and tornados and can affect both coastal and inland areas.

Preparation is the best protection against the dangers of a hurricane. This brief guide provides information about how to protect yourself, your family and your property before, during and after a hurricane. It intended as an aid but is not exhaustive and should be used in conjunction with the advice and resources distributed by official authorities.

## Before a hurricane

### Know your risk

**Assess your vulnerability to hurricane risk**, this is dependent on your location, personal circumstances and the structure of your home. Inland locations are at risk of flooding, thunderstorms and wind, whilst coastal areas are more at risk from flooding, storm surges, rain and extreme winds.

**Stay informed** of weather conditions and emergency events, this is essential to knowing when to take action:

- ✓ Monitor local weather reports
- ✓ Be aware of text or email alerting systems within your community
- ✓ Have a plan as to how to stay informed in the case of a power outage

### Protect yourself, your family and your pets

- ✓ A **Family Emergency Plan** should consider and document:
  - Locations, and contact details of where family members may be located e.g. the workplace, school
  - How you will get in contact with each other
  - Evacuation routes, places to stay and transportation plans
  - Important personal information of each family member e.g. name, date of birth, important medical information
- ✓ A **basic supplies kit** should include items such as (note this list is not exhaustive):
  - Water supply
  - Food: non-perishable and easy-to-prepare
  - Flashlight (and batteries)
  - Battery-powered radio
  - First aid kit and medication
  - Multi-purpose tool
  - Sanitation and personal hygiene items
  - Copies of personal documents
  - A cell phone and charger
  - Family and emergency contact information
  - Emergency money
  - Emergency blanket
  - Baby supplies
  - Pet supplies
- ✓ Practice **first aid skills and emergency response actions** through training classes so that you are able to provide first assistance in an emergency.
- ✓ A **Pet owners Emergency Plan** should consider and document:
  - Shelters that can accommodate pets should you need to evacuate
  - Emergency supplies required
  - How you will transport your pet

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## Before a hurricane *continued*

### Protect your home

- ✓ **Modify existing physical features:**
  - Reinforce or strengthen the building to avoid structural damage
  - Trim or remove damaged trees and branches that could be affected by hurricane winds, or branches that face your home
  - Secure loose rain guttering and clear them of any debris to prevent water damage
  - Retrofit and secure windows, doors and roofs to reinforce the structure
  - Seal any openings, such as cracks and holes, that may allow water into your home
  - If your water heater, electrical system or heating system is vulnerable to flooding elevate the system
  - If your home is susceptible to repetitive flooding, consider elevating the building
- ✓ **Add risk management features** such as:
  - Hurricane shutters
  - Hurricane straps
  - Permanent standby generator
- ✓ **Review and update your insurance:**
  - Compile an up-to-date inventory of all your possessions, use photographs if necessary
  - Make sure your cover includes specialised insurance for losses caused by hurricanes and/or floods or make sure that this is included in your existing Homeowners policy
  - Make sure you have enough insurance coverage to repair or rebuild your home in its current state
  - Remember you are responsible for your deductible for hurricane losses, make sure you know what this is

## Leading up to, and during, a hurricane

### Know your risk

- ✓ **Consider your protection options** - to stay or leave:
  - Turn on your radio or TV to get the latest weather updates and emergency instructions

### Protect yourself, your family and your pets

- ✓ **Consider your protection options** - to stay or leave:
  - Evacuate if advised to by the authorities, leave early to avoid delays and follow designated evacuation routes
  - Let your family know that you are safe
- ✓ **Review and follow emergency plans** and:
  - Take precautions to stay safe from high winds and flooding e.g. move to a sturdy building, stay indoors away from windows and glass doors, if your area is prone to flooding move to a location on higher ground
  - Check your basic supplies kit and replenish items as needed
  - Charge your cell phone

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## Protect your home

- ✓ **Secure:**
  - Remove items from your yard that could be carried by wind e.g. outdoor furniture
  - Anchor objects that are unsafe to bring inside e.g. propane tanks
  - Close windows, doors and hurricane shutters (if you do not have hurricane shutters board up windows and doors)
  - Turn off any gas supplies
- ✓ **Adjust electrical equipment:**
  - Turn the refrigerator and freezer to the coolest setting and keep closed as much as possible so that food will last longer is there is a power outage
  - Turn off and unplug all unnecessary electrical equipment (including pool pumps and filters and propane tanks)

## After a hurricane

### Protect yourself, your family and your pets

- ✓ **Returning home:**
  - Wait until your area is declared safe before returning home
  - Inspect your home carefully before entering
  - Use flashlights as a light source, do not use candles
  - Be aware of safety issues created by the disaster
- ✓ **Cleaning up:**
  - Report to local authorities about health or safety issues e.g. loose, damaged or low-hanging power lines, and be careful of dangerous debris
  - Be cautious and wear protective clothing (e.g. sturdy work boots and gloves)
  - Set priorities and pace the clean-up process, be aware of exhaustion
  - Drink plenty of clean water and eat well
  - Wash your hands thoroughly with soap and clean water
- ✓ **Everyday activities:**
  - Monitor family and pets closely for any sign of distress post-event and seek counselling if necessary
  - Only drive if essential and avoid flooded areas
  - Avoid using tap water for drinking and food preparation until instructed by officials that it is safe
  - Seek counselling if you or someone you care for has suffered severe injury or death

### Protect your home

- ✓ **Returning home:**
  - Inspect your building for damage and take photographs of buildings and contents for insurance purposes
- ✓ **Cleaning up and repairing:**
  - Service damaged septic tank as soon as possible
  - Only allow a licensed professional to turn on any gas supplies that were turned off prior to the hurricane
  - Contact professional help or guidance to repair flood-damaged property
- ✓ **Sorting your insurance:**
  - Contact your insurance agent to file a claim as soon as possible: describe the extent of the damage and inform them that you have an inventory of contents
  - Photograph and document all damage to buildings and contents thoroughly in order to assist your claim
  - Carry out emergency repairs and take all possible action to prevent further damage to your home
  - Do not immediately clean up or throw out damaged items as your insurance agent / adjustor will need to see what happened in order to progress with your claim