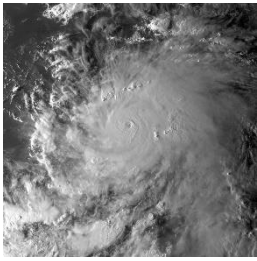


SIX STEPS TO SURVIVING HURRICANES (OR OTHER NATURAL DISASTERS)



Hurricanes, which also are called cyclones or typhoons depending on their location on the globe, cause devastating effects around the world. While modern technology continues to improve forecasts and increase the warning time before landfall, knowing a storm's future is only part of the puzzle. Proper preparation is key.

Local, state, and national governments developed extensive planning for natural disasters and other local risks, learning tremendously from Hurricane Katrina's devastation of New Orleans and the surrounding areas. Planning on the personal or individual level is just as important. Everyone needs a personal emergency plan in place before natural disaster strikes. Thoughtful hurricane preparation can save not only valuable personal property by invaluable lives as well. Those who make thorough preparations now create confidence later.

STEP 1: KNOW YOUR RISKS

The first step to create your personal and business preparation plans is to identify the risks in your area. For those living in hurricane-prone regions, preparation depends on which components of the storm threaten your property. Evaluate the risk of storm surge, rip currents, inland flooding, wind speed, and tornadoes.



- ❑ **Storm surge** is rising coastal water a storm creates before its landfall, and can be upwards of 15-20 feet or more. Hurricane Katrina produced the highest storm surge ever recorded at a staggering 27.8 feet at Pass Christian, MS.
- ❑ **Rip currents**, or the action of dangerous waves, can erode beaches, shores, and nearby structures such as homes and roads.
- ❑ **Inland flooding** from torrential rains increases as a storm's strength increases and/or its movement decreases. For large hurricanes that can deposit several feet of rain, feeder bands reach hundreds of miles out from the eye of the storm, and can dump rain over a concentrated area causing flooding. To look up the flood risk of an area or a specific address, search the FEMA Flood Map at www.msc.fema.gov.
- ❑ **Wind speed** can cause significant structural damage well before the eye of the storm approaches, and can last for hours both before and after the eye passes. Flying debris, roof and wall failures, and damage to cars and boats are common.
- ❑ **Tornados** are common during a strong hurricane, the eye of which is essentially one very large tornado. Additionally, tornadoes spawn in the strongest part of the storm and in the outer bands' individual storm cells.

STEP 2: MAKE A PLAN

Make a plan before an emergency arises, share the information with family members, and keep the information within arm's reach. The plan should include insurance confirmation, signing up for local alerts, knowing evacuation routes and shelters, and compiling important documents.



- ❑ **Insurance:** Well before hurricane season begins in the United States on June 1, confirm that homeowner's, renter's, car, boat, motorcycle, and RV insurance coverages are up-to-date and sufficient for repairs or replacement costs. A separate policy through the [National Flood Insurance Program](#) covers flood damage, which is recommended for all, inexpensive for most, easy to acquire, and has a 30-day waiting period. Go to www.floodsmart.gov for details. Check with your health coverage provider to determine your out-of-network benefits, especially when evacuating people with existing conditions or specific treatment needs.
- ❑ **Local Alerts:** Sign up for alerts from state and local governments and police departments by searching "your town" + alerts. Download the [FEMA app](#) and the [Red Cross Emergency: Alerts and Notifications app](#).
- ❑ **Evacuation Routes:** Make written note of [evacuation routes](#), the location of safety shelters, and evacuation destinations in three different directions depending on the hurricane's projected path. The website www.ibiblio.org/rcip/evacuationroutes.html lists complete information organized by state regarding all evacuation needs. Print the relevant information and bookmark the website for future use. For example, New Orleans created an extensive evacuation plan which includes [17 "evacuspots."](#)
- ❑ **Shelter Plan:** Find and record hotels or other places to stay in three different directions to account for changes in the hurricane's path. Remember to accommodate the special needs for pets, elderly, disabled, or others when planning accommodations. Search online for pet-friendly shelters or hotels, and visit the Humane Society at www.hsus.org for a [pet emergency kit](#) and further pet and livestock preparations.
- ❑ **Important Records and Papers:** Make a paper and/or an electronic file of the following information. Find directions on [electronic encryption protection here](#). Store papers in water-tight container, or a 5-gallon bucket with a tight lid. *Checklist continues on next page.*



Important Records and Papers: This information belongs to: _____

- Copies of SSN Cards Birth Certificates Marriage License Driver's License
 Proof of All Income Divorce License Last Tax Return Child ID
 Child Shot Records Government Support Power of Attorney Contracts
 Will/Living Will Stocks/Bonds Auto Titles/Papers Passports
 Pet Records/Shots Prescriptions _____ _____

Emergency Contact: _____ Phone: _____
Address: _____ Email: _____

Out of Town Contact: _____ Phone: _____
Address: _____ Email: _____

Family Members' Names/Ph: _____

Family Meeting Place at Home: _____

Meeting Place Out of Neighborhood: _____

Meeting Place Out of Town: _____

Evacuation Address & Map: _____

Evacuation Address & Map: _____

Evacuation Address & Map: _____

Schools: _____

Work: _____

Police: _____ Fire: _____ Poison Control: _____

Doctors: _____

Hospitals: _____

Pharmacies: _____

Acct/Ph for Electricity: _____ Water: _____

Gas: _____ Cable: _____

Phone: _____ Other: _____

Photograph Outside of Home or Other Property, Inside Contents, Especially Items Separately Insured

Photograph Pets with Owners

Housing Loan(s): _____

Auto Loan(s): _____

Student Loan(s): _____

Home Insurance Acct/Ph: _____

Renter's Insurance Acct/Ph: _____

Medical Insurance Acct/Ph: _____

Flood Insurance Acct/Ph: _____

Auto Insurance Acct/Ph: _____

Auto Insurance Acct/Ph: _____

Life Ins. Policy Acct/Ph: _____

Other Ins. Policy Acct/Ph: _____

Bank Acct: _____

Bank Acct: _____

Credit Card Account(s): _____

Credit Card Account: _____

Businesses Emergency Plan (See FEMA's Emergency Financial First Aid Kit 'EFFAK')

STEP 3: PREPARING A HOME

Retrofitting homes with hurricane-grade items is money well spent. Consider upgrading doors (especially garage doors) and windows, securing the roof with tie-down straps and lateral anchors, and adding storm shutters, effective gutters, and a properly ventilated back-up generator. Remove dead or threatening trees (especially those that could damage a structure upon falling), trim vegetation, clear other debris, and repair all leaks. Elevate utilities such as air-conditioner units. Find details on [building a safe room here](#).



- ❑ **Start outdoors** when preparing for an imminent storm. Sandbag flood-prone areas. Bringing all moveable items indoors, such as patio furniture, plants, barbecue pits, propane tanks, and trampolines (or at least flip it upside-down). Keep the car's gas tank at least half full.
- ❑ **To prepare inside**, secure double entry and inward-opening doors at the top and bottom. Unplug small appliances. Elevate furniture and rugs or move upstairs. Raise the A/C temperature to about 80 degrees to keep humidity levels low. Turn the refrigerator and freezer to coldest settings. Add ice to the freezer in water-tight bags. Pack freezer items and messy refrigerator items into large garbage bags in case items spoil. (Cleaning freezers and refrigerators after a prolonged loss of power is very messy and smelly work and it ruins the refrigerator.) Store valuable items in a safe location. Bag other items to protect from possible flooding, or use a 5-gallon bucket with a tight lid. Check on neighbors and the elderly, and share your plans and contact info. Get kids involved with "[Ready Kids](#)" at www.ready.gov/kids.

STEP 4: ASSEMBLE SUPPLIES

Prepare the home for loss of power, water and other utilities for at least three days. Fill rain collection barrels and have a water filter on hand. Pack as many of these items into easy-to-grab backpacks or containers.

- ❑ Gather electric devices such as [pre-charged power station jumper cables](#), [generators](#), [solar USB chargers](#), and [hand-crank or battery-operated NOAA radios](#) and flashlights.
- ❑ Have batteries, manual can opener, matches, multipurpose tool, whistle, mess kits, bleach, soap, cleaning supplies, heavy duty garbage bags, toilet paper/wipes, paper towels, and sunscreen. Also have cash or traveler's checks available.
- ❑ Stock the pantry with non-perishable food and ready-to-eat food that does not need to be cooked.
- ❑ Fill all clean containers with water including tubs, sinks, and [rain barrels](#). Have [portable water filters](#) on hand. Plan on one gallon per person per day of water.
- ❑ Fill gas tanks and store properly, and turn propane tanks off.
- ❑ Have chainsaw(s), other heavy-duty tools, and large tarps on hand for clean up after the storm.
- ❑ Prepare a [first aid medical kit](#) with basic supplies and medicines plus at least a seven-day supply of current prescriptions.
- ❑ Keep cell phones fully charged, conserve battery use, and minimize cell phone use to keep the network open for emergency calls. Remember that if cell phone service goes out, texting might continue to work.



STEP 5: EVACUATION TIME

Be ready to leave in a moment's notice, especially under a mandatory evacuation. Leave as early as possible. Expect traffic.



- Pack clothing for three days including sturdy shoes, rain gear, protective clothing, blankets, pillows, toiletries, feminine supplies, extra glasses, books, paper, pens, games, medications, and valuable items.
- Gather the 'Important Records and Papers' file and first aid medical kit in water-tight containers.
- Pack a bag with the appropriate 'Assembled Supplies' listed previously.
- Pack a minimum three-day supply of nonperishable food and water. Pack additional food and water for pets.

For those who stay home during a hurricane when a mandatory evacuation is not in place, plan on a loss of power and water and staying at the home or shelter for at least three days due to flooding or blocked roads. (Remember that floods render cars useless.) Stay indoors in a windowless, safe place with a NOAA radio. Never walk on beaches, riverbanks, or in flood waters which might contain toxins, poisons, insects, and animals. Stay calm and on high ground. If flood waters rise into the home, go into the attic or the highest point possible. Keep an axe in the attic to break through the roof. In an emergency, use a permanent marker to write social security numbers on everyone's arms.

STEP 6: AFTER THE STORM

Let friends and family know you're ok on social media or via text. Return only after authorities declare it safe. Continue to monitor rains and possible flooding situations. Be careful and avoid downed power lines and flood waters which might be electrically charged.



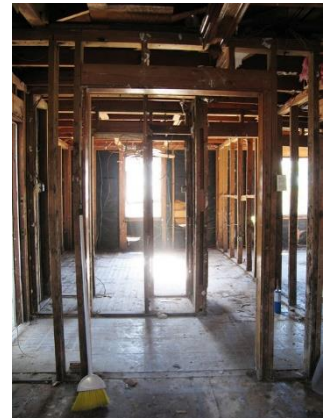
- Never enter buildings surrounded by water, or with downed power lines, foundation cracks, missing support beams, or structural damage.
- Inspect the exterior of the home, utilities, and other systems.
- Before entering, sniff for gas and check for snakes and rodents while making loud noises.
- Turn off main electrical power and water systems. Do not do this if standing water remains.
- If the home is damaged, wear protective gear. Use a flashlight (and not a candle or open flame) to illuminate the home. Open all windows and doors to air out the house.
- Don't walk on sagging floors or under sagging ceilings. Gently poke a small hole on the outer edge of a sagging ceiling to slowly let accumulated water drain out.
- Take pictures of the entire safely accessible inside and outside for insurance purposes.
- Have a licensed and insured professional inspect the home for hidden damage.
- If possible, make temporary repairs to make home water-tight, brace weak walls, and remove debris and wet materials. Save all receipts. In flooded homes, FEMA recommends to first clean up, then to tear and clean out damaged materials to finally allow for a complete dry out. Assume mold is present.
- Contact insurance agents immediately.
- Bring chainsaws, tarps and large trash bags for downed trees, damaged roofs, and clean up.
- Ensure that generators are properly ventilated avoiding carbon monoxide poisoning.

Have we forgotten anything, or do you have any other tips? Please comment and let us know!

If disaster strikes, FEMA, the Salvation Army, American Red Cross, and United Way, as well as local governments, churches, and other organizations provide extraordinary support during natural disasters. Recovery takes time and patience, but taking precautions early and preparing before an emergency saves lives and property.

While this list appears daunting, much of the information is readily accessible. Some items have hyperlinks to make assembly easier. (No endorsements of any items are made.) Remember that *thorough preparations now create confidence later*. Take it from one who weathered Katrina!

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RESOURCES

1. FEMA Emergency Financial First Aid Kit and Checklists: <https://www.fema.gov/media-library/assets/documents/96123>
2. NOAA: <http://www.noaa.gov/>
3. American Red Cross: <http://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/hurricane>

CITATIONS

1. "Hurricanes." Hurricanes | Ready.gov, www.ready.gov/hurricanes.
2. "Hurricane Safety." American Red Cross, www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/hurricane?campmedium=rconavpromo.
3. Hurricane Preparedness - Be Ready, www.nhc.noaa.gov/prepare/ready.php.
4. US Department of Commerce, NOAA, National Weather Service. "Contact Us." National Weather Service, NOAA's National Weather Service, 7 Aug. 2017, www.weather.gov/contact/weatherreadynation/hurricane_preparedness.html.
5. http://www.nws.noaa.gov/om/hurricane/resources/surge_intro.pdf
6. "National Oceanic and Atmospheric Administration." National Oceanic and Atmospheric Administration, www.noaa.gov/.

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