



News You Can Use

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...keep lists or video tapes of your belongings as documentation for the insurance company...

Preparing for Severe Storms and Hurricanes

Before the Storm: Home Protection

Hurricanes pose both wind and flood damage potential, but there are things homeowners can do to greatly reduce the impact on their home. One goal is to prevent wind from damaging the home in a way that allows water to enter and do further damage. Make sure doors and windows are secure. Wind inside the home will push upward against the roof and try to lift it, while winds outside create a suction pressure, almost doubling the roof's load.

Here are some tips for homeowners to better prepare for this hurricane season:

Roof Preparation

- Disconnect exterior television antenna or satellite dish.
- Remove roof turbine and cover holes where they were installed.
- Check for loose or damaged shingles, and seal around flashings, chimneys or vent pipes.
- Check for loose and clogged gutters and downspouts.
- If a roof is damaged in a storm, use tarps secured with ropes and nails to cover it as soon as possible. Any step taken to minimize water damage will help.

Window Protection

- Consider installing storm shutters. They are available in several different types, and they will go a long way toward keeping the damaging wind and rain from entering through windows.
- Build your own hurricane shutters. The following designs are reprinted with permission from APA — The Engineered Wood Association.
 - o <u>Design 1</u>: Shutters for Wood-Frame Buildings
 - Design 2: Shutters for Masonry Block Structures, Barrel Bolt Latch Supports
 - Design 3: Shutters for Masonry Block Structures, Steel or Aluminum Angle and Screw Supports
 - Design 4: Shutters for Masonry Block Structures, Shutters Attached to Outside Wall with Permanently Mounted Brackets
 - Design 5: Shutters for Masonry Block Structures, For Openings Wider than 8 Feet







Door Security

- Steel entry doors provide the best protection for the home.
- If a home has double doors that have no structural member in the center between them, the homeowner should purchase and install special hardware to secure the doors where they meet.
- Provide stiffening support for garage doors. Nail two 2x4s together and attach them to the inside of the garage door with "L" brackets.

Yard Maintenance

- Trim trees to avoid the possibility of large limbs doing damage to your house.
- Dead or damaged branches should be removed before they become flying missiles aimed straight for your house.
- Lawn furniture, ornaments, toys, grills and exterior potted plants should be taken inside.
- Sheds, doghouses, playhouses, swing sets, and boat trailers should be secured with tiedowns, turnbuckles and cable or stout rope.

Family Involvement

Encourage homeowners to get every member of the household involved in storm preparation. Ask they set aside time for a family meeting to discuss the following:

- An Evacuation Package
 - Place irreplaceable keepsakes and personal items in a waterproof and fireproof container. Include important family documents, such as birth certificates and insurance policies. Make sure everyone knows where the package is kept and assign a family member responsibility for it in the event of evacuation.
- Safety Kit
 - Include first aid supplies and essential medications, a fire extinguisher, packaged or canned non-perishable food and a non-electric can opener, water in a nonbreakable container, protective clothing, rainwear and blankets.
- Emergency Contact
 - o Pick a friend or family member out of state to call in case a hurricane hits or you need to evacuate. This contact can be the person who lets others know where you are and that you are safe so you will not have to spend precious time doing so.