

Coping With Hurricanes

If you live anywhere along the Atlantic Ocean, Caribbean Sea, or Gulf of Mexico, your community may be threatened by hurricanes. While most people fear the high winds produced by hurricanes, the worst destruction can actually be caused by a hurricane “storm surge”—a dome of water that can devastate coastal communities as it rushes ashore.

Although timely warnings have greatly diminished hurricane fatalities in the United States, property damage continues to mount from such storms since there is little that can be done to stop a hurricane once it has started. To help you protect yourself and your family members, this guide offers tips and strategies on how to prepare for and cope with a hurricane.

Preparing for a Hurricane

As a safety precaution, learn about your community’s risk for hurricanes by contacting your local emergency management office or local weather service office. They can usually provide valuable information on how to safeguard your home and how to react in the event of a hurricane. The following tips may also help. *Note*—Since hurricane season officially runs from the beginning of June through the end of November, experts recommend that you complete most of these preparations in the springtime.

- Keep a supply of flashlights and batteries on hand.
- Regularly check battery-operated items to make sure they work.
- Make sure large antennas, satellite dishes and other outdoor objects are easily movable or secured tightly.

Hurricane Watch or Warning

- **A “Hurricane Watch” is issued when there is a threat of hurricane conditions within 24 to 36 hours.**
- **A “Hurricane Warning” is issued when hurricane conditions are expected in 24 hours or fewer.**
- Have your roof checked by a professional.
- Develop an evacuation plan with your loved ones. If you live in an assisted living facility or retirement home, they should already have emergency plans documented. Be sure you know how to respond within your community.
- Make sure one or more of the household’s cars is always reliable in case you need to get out of town quickly.
- Talk to your insurance agent. Consider purchasing or renewing flood, home and automobile insurance policies.
- If you have a boat, determine where you can store it in the event of a hurricane.
- Assemble a disaster supplies kit that contains: a first aid kit, canned food and can opener, at least one gallon of water per person per day, protective clothing, battery-powered radio and flashlights (including extra batteries), essential items for children or elderly household members (e.g., medications, diapers, warm clothing, etc.).
- Make a list of items to bring inside in case a hurricane threatens (lawn chairs, lawn decorations, tools, trash cans, planters, etc.).

- Clear loose and clogged rain gutters and downspouts so water is able to drain.
- Protect windows in your home. You can also install anchors for plywood and predrill holes so you can cover windows quickly when the need arises. Or install permanent hurricane shutters.
- Consider elevating your home if you live directly on the coast to make it more resistant to hurricane-driven waters. (Check with your planning and zoning official for approval.)
- Take photographs of your home for insurance purposes.
- Plan for pet safety. If you must evacuate, take your pets with you if possible. However, if you are going to a public shelter, it is important to understand that animals may not be allowed inside. Plan in advance for shelter alternatives that will work for both you and your pets.
- Make a back-up emergency plan in case you can't care for your animals yourself. Develop a buddy system with neighbors, friends and relatives to make sure that someone is available to care for or evacuate your pets if you are unable to do so. Be prepared to improvise and use what you have on hand to make it on your own for at least three days, maybe longer.
- Keep an emergency fund of cash in the house.

Note—If you are elderly and live alone, have someone help you with these tasks.

When a Hurricane Threatens

The more precautions you take, the less you will have to do in the event that a hurricane threatens your community. If a "Hurricane Watch" has been issued for your area by the National Weather Service, protect yourself and your property by taking the safety precautions listed previously, if you have not done so already. In addition, regularly check radio, television or online resources providing emergency information for your area for updated details on the impending storm.

The following additional steps may be necessary in the event of a "Hurricane Watch":

- **Contact loved ones as soon as possible and establish a safety plan.**
- **Turn your refrigerator and freezer to the coldest settings and open only when necessary to keep the food cold longer in the event of a power outage.**
- **Store valuables and personal papers in waterproof containers in the highest points of your home (or take them with you if you evacuate).**
- **Turn off utilities and propane tanks if asked by authorities.**
- **Stay away from flood waters.**
- **Make sure you have an adequate supply of any prescription medicines for yourself or family members.**

If the "Hurricane Watch" is upgraded to a "Hurricane Warning," listen to local radio and television stations for official instructions. If you are told to evacuate, do so as quickly as possible. Go to designated community shelter areas or stay inland with family or friends. If possible, notify a relative or friend in another part of the country of your plans and your whereabouts. Listen to instructions carefully and allow yourself as much time as possible. Roads may be flooded and crowded so the sooner you evacuate, the safer you will be. If you are elderly or disabled, contact the local police or health care workers for assistance in getting to the shelter.

If you are not instructed to evacuate, stay indoors, away from windows, skylights and glass doors (even if they are covered). Stay as far away from outside winds as possible (an interior room with no windows may be the safest place in your home). You can lie under a sturdy object (such as a table) which can offer protection from falling objects.

The following additional steps may help in the event of a “Hurricane Warning”:

- **Store drinking water in clean bathtubs, sinks, bottles, and pots and pans.**
- **If power is lost, turn off major appliances to reduce a power “surge” when electricity is restored.**
- **Evacuate from a mobile home (they are not designed to withstand even moderate winds).**
- **Watch out for flooding.**
- **Be aware that spin-off tornadoes may occur during or after a hurricane.**

Additional Tips/Precautions for Seniors and People With Disabilities

If you are elderly or disabled, you may need to take additional precautions. If you live alone, seek help from trusted neighbors, community members or professionals (police, health care workers, etc.) If you live in an assisted living facility or retirement community, listen to directions from directors of the facility and speak up about your needs. Plus, consider the following:

- Plan emergency procedures with trusted friends, home health care agencies or workers. Make sure at least one of them has a key to your home.
- Find out about emergency shelters set up in the area; often shelters are set up exclusively for people with special needs.
- Contact your city or county government’s emergency information management office. Many local offices keep lists of people with disabilities so they can be located quickly in a sudden emergency.
- Plan how you will evacuate or signal for help.
- Tell others where you keep your emergency supplies. (See supplies list that follows).

- Label equipment like wheelchairs, canes or walkers. Plus, know the size and weight of your wheelchair, in addition to whether or not it is collapsible.
- Teach others how to operate all of the necessary equipment.
- Wear medical alert tags or bracelets to help identify your disability.
- If you are dependent on dialysis or other life sustaining treatment, know the location and availability of more than one facility.

Make sure you pack the following supplies:

- List of prescription medications including dosage and any allergies.
- Extra eyeglasses and hearing-aid batteries.
- Extra wheelchair batteries or other special equipment.
- A list of the style and serial numbers of medical devices, such as pacemakers.
- Copies of medical insurance and Medicare cards.
- List of doctors and emergency contacts
- Extra wheelchair batteries, oxygen

Disaster Relief

In the aftermath of a hurricane, there will probably be many pressing issues to take care of, but it is essential that your first priority be your own safety and that of your loved ones. If you are in need of emergency services (shelter, clothing, food, money, etc.) contact one of the emergency resources listed in the “Emergency Resources” section at the end of this guide.

In addition, safeguard yourself and your loved ones by taking the following tips into consideration:

- Check local radio, television or online resources for information on shelters, helpful resources and safety advisories. Be alert for tornadoes (“spin-off” storms).
- Stay out of and away from damaged buildings. If you had to evacuate, return home only when authorities say it is safe.

- If you have children or grandchildren with you, make sure they are constantly supervised.
- Be alert for potential hazards. Take extreme care when moving in an area damaged by a hurricane. It is possible that shattered glass, splintered wood or other sharp objects will be strewn around.
- Cooperate with authorities. Whether you're asked to keep off emergency roads or given other directions, do your best to comply.
- Use caution when traveling. Major storms can create weakened roads or bridges, and broken or downed live power lines.
- If you are elderly or disabled and need assistance with transportation, contact your city or county government's emergency management information office.
- Be cautious with food. When electricity is out, refrigerated foods can spoil quickly; throw out any food that is questionable. Frozen foods will typically last in a closed freezer for several days.
- Be cautious with drinking water. Hurricanes can contaminate local reservoirs. Radio reports will typically notify residents if tap water is safe to drink. Try to drink bottled water until you know for sure. On average, you need one gallon of water per family member per day. (*Tip*—You can obtain safe water by melting ice cubes.)

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Caring for Yourself

Disasters such as a hurricane can result in extreme emotions including stress, helplessness, fear, irritability, anger and depression. You may also suffer from nightmares, shock, loss of appetite and the inability to concentrate. All of these reactions and feelings are normal; but if you do not address them, you can jeopardize your health. If you or a loved one are unable to cope, do not hesitate to get help. Many temporary shelters offer free counseling services to victims, or referrals to professionals who can provide further assistance.

In addition, consider the following tips:

- Have realistic expectations and goals, and be patient with yourself.
- Reach out to supportive friends and family for comfort and guidance.
- Give yourself plenty of time to recover and rest.
- Try to maintain a nutritious diet to keep your energy up.
- Focus on your breathing—deep, slow breaths will help calm you.
- Join a support group. You can find support groups through your doctor, listed in your local newspaper or through local Red Cross chapters.
- If you work, ask your employer if it offers an EAP (Employee Assistance Program). An EAP counselor can provide counseling on a wide range of issues, including stress, anxiety, dealing with a tragedy and more.

If you are elderly or have special needs, you may require additional help and coping skills. Rely on trusted friends or neighbors for support or seek help from health care workers, professionals or city management emergency workers. Also, check the "Emergency Resources" section at the end of this guide for more resources.

Helping Children Cope

Natural disasters are stressful for everyone, but children may need extra help coping. A child's reaction will vary depending on his or her personality and age. Infants may become more irritable or fearful. Toddlers and preschoolers will probably feel frightened, insecure or helpless, and may display regressive behavior such as clinginess or separation anxiety. School-aged children may become preoccupied or fearful and experience stress-related physical symptoms such as headaches or stomachaches. Preteens and teenagers may feel invincible; display reckless behavior; withdraw; or become hostile. Since children do not have the same coping skills as adults, they will need your love, support, guidance and reassurance.

The following tips may help you help children affected by a hurricane:

- Answer any questions with simple, honest, accurate answers. If you don't know the answer, say you will try to find out.
- Talk about your own fears and stresses so children understand, but do not unnecessarily scare them with too many details.
- Don't make false promises; instead, set realistic goals.
- Make time for children and pay extra attention to their needs.
- If you are in a shelter, reassure children that your situation is temporary.
- Encourage your children to play (in safe areas).
- Maintain regular routines if at all possible. For example, even in a shelter, you can still have a bedtime routine such as reading or story-telling before children go to sleep.

What to Do if Your Home Is Damaged or Destroyed

When assessing the damage to your home, use extreme caution. Watch for hidden dangers: flooded areas, falling structures, sharp metal, fires and other potential hazards.

The following tips may help:

- If you smell gas or hear a blowing or hissing noise, you may have a gas leak. In this case, open a window and quickly leave. Turn off the gas at the outside main valve, if possible, and contact the gas company from a safe location. *Note*—If you turn off the gas, it must be turned back on by a professional.
- Clean up spilled medicines, bleaches, gasoline or other flammable liquids immediately.
- If you see sparks or broken or frayed wires, or if you smell hot insulation, call an electrician. You may need to turn off the electricity at the main fuse box or circuit breaker; however, if there is a lot of water on the ground, this may be hazardous, so have an electrician do it for you.
- If you suspect sewage lines are damaged, avoid using toilets and call a plumber. If water pipes are damaged, contact the water company and avoid using water from the tap.
- Consider hiring a reliable contractor—but beware of frauds who prey on disaster victims. Your best bet is to get a reference from friends, neighbors or co-workers who have had improvement work done. Get written estimates from several firms. Ask for explanations for price variations. Don't automatically choose the lowest bidder. Be sure to get a signed contract from any contractor you agree to work with.
- If you live in an assisted living facility or retirement facility, the director should advise you of any damage and what steps, if any, you will need to take.

Home Owner's and Renter's Insurance

If you have insurance, make a detailed list of the damages and contact your insurance representative as soon as possible. If you aren't able to call from home, tell your agent where you can be reached—and try to be patient. Where there is extensive and widespread damage, insurance representatives usually handle claims on an as-needed basis, beginning with the most serious situations.

Property insurance typically protects against the financial loss due to damages incurred to real and/or personal property, but policies vary, and many have exclusions. For example, many policies do not cover damage caused by flooding, unless you have purchased additional flood coverage. Therefore, read your policy carefully and contact your agent with specific questions about coverage or the claims process.

If Your Home Is Damaged

- **Take pictures of the damage—both to the house and your possessions for insurance purposes.**
- **Make temporary repairs to prevent further damage from rain, wind or looting. If windows are broken, nail boards or staple-gun heavy plastic or tarps in their place.**
- **Keep all repair receipts for your insurance agent.**

Emergency Resources

Numerous shelters are typically set up in the event of a natural disaster. To find the shelter nearest you, check your local newspaper, contact your local Red Cross chapter or emergency management service, or call one of the hotlines below. In addition, some of these organizations may be able to provide temporary housing or financial aid to families who have lost their homes.

Federal Emergency Management Agency (FEMA)
800-621-FEMA (800-621-3362)
www.fema.gov

Red Cross Hotline
800-REDCROSS (800-733-2767)
www.redcross.org

The Salvation Army
615 Slaters Lane
P.O. Box 269
Alexandria, VA 22313
703-684-5500
www.salvationarmyusa.org

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