



# SURVIVING THE STORM

IT'S EVERYONE'S **RESPONSIBILITY**

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## PREPARATION IS KEY FOR A SAFE SEASON

### PREPARE YOUR HOME

Preparing your home to withstand high winds can mean the difference between minor and major repairs after a hurricane. That's why it's so important to strengthen your home to resist high winds.

#### Some key tips:

- If your roof needs replacement, a new one can be installed to meet stronger building codes adopted in 2002.
- Shutter your windows. Glass can be broken by flying debris. Protecting your windows can keep storm winds and rain out and your roof on. Duct tape provides no protection.
- Check weather stripping and caulking around windows and doors, replacing if necessary.
- Check your garage door. If your door needs replacing, look for a reinforced, wind-rated model.
- Think about other improvements. The Federal Alliance for Safe Homes has step-by-step instructions for reinforcing your home's roof, gable ends and other vulnerable areas.
- If you have questions about your home's storm readiness, consider having a home inspector review your home's condition.

If you are considering hiring help, be sure to use a licensed, reputable contractor. Before signing a contract, call Pinellas County Justice and Consumer Services at (727) 464-6200 or visit [www.pinellascounty.org/consumer](http://www.pinellascounty.org/consumer).

### For More Information

Federal Alliance for Safe Homes

[www.FLASH.org](http://www.FLASH.org)

State of Florida

[www.mysafefloridahome.com](http://www.mysafefloridahome.com)

To create a personal family plan

[www.floridadisaster.org](http://www.floridadisaster.org)

Institute for Business and Home Safety

[www.ibhs.org](http://www.ibhs.org)

Hurricane Retrofit Guide for Homes can be found at

[www.floridadisaster.org/mitigation/rcmp/hrg/index.asp](http://www.floridadisaster.org/mitigation/rcmp/hrg/index.asp)

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### PREPARE YOUR VEHICLES

Personal vehicles can be an important tool to help you get prepared, to evacuate and to get supplies after a storm.

1. Get any basic maintenance (tune-ups, repairs) done before a storm threatens. Have your mechanic check belts, hoses, filters and vital fluid levels.
2. Keep your gas tank at least half full with gas. When a Hurricane Watch is issued, fill your tank.

3. Build a survival kit for your car, including:
  - A first aid kit
  - Nonperishable food and bottled water
  - A can of tire inflator
  - A basic tool kit
  - Jumper cables and road flares
  - A working jack and spare tire
  - A flashlight
  - DC to AC car power inverter
  - Chargers for cell phones and other devices
  - A map with shelter locations

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## **PREPARE YOUR YARD**

Getting your yard ready to weather the storm can keep you and your home safe. High winds can turn even the heaviest items into deadly projectiles that can break through your windows, doors and even walls.

### **To prepare:**

- Before any storms threaten, properly prune trees and shrubs. Do not leave piles of branches that can become missiles in high winds.
- Keep your gutters and down spouts clear and in good repair.
- Replace rock mulch with shredded bark.
- When a Hurricane Warning is issued, bring in all yard items such as furniture, toys, bird baths, bird feeders and barbecue grills.
- Do not drain your pool. Super chlorinate the water and turn off all electricity to the pool for the duration of the storm.

If you are doing any home renovations that require digging, call 8-1-1 before you start. This free service will help you locate underground utilities before you damage them. Not only will it keep you safe, it's the law!

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## **TOP THREE TIPS TO SAVE YOUR HOME**

While a thorough renovation of your home's structure will provide the best protection against the high winds a hurricane can bring, these three improvements can really make a difference:

### **1. Brace your garage door**

After Hurricane Andrew, engineers looked at how the homes in South Florida failed during the high winds. Four of the five homes that had major structural damage lost their garage doors first. Older garage doors in good condition can be braced with retrofit kits available at most home centers. New garage doors must meet stringent wind load requirements.

### **2. Protect your windows**

By shuttering your windows with plywood or another commercially-available product, you can increase your home's ability to withstand wind by one category of storm strength. In other words, a home that could survive a Category 2 storm can now handle a Category 3. If the wind gets into your home, it can force the roof upward, possibly allowing high wind to tear it off.

### **3. Brace your gable end roof**

A gabled roof has two slopes that come together to form a ridge or a peak at the top. Homes with gabled roofs are more likely to suffer collapse of the end wall from high winds because they are often not braced properly during construction.

To learn about bracing and other techniques to strengthen roofs, go to:

[www.floridadisaster.org/mitigation/rcmp/hrg/index.asp](http://www.floridadisaster.org/mitigation/rcmp/hrg/index.asp)

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## **PREPARE YOUR INSURANCE**

Review your homeowner's or renter's insurance policy and ask yourself five important questions:

- What is my deductible?

- What is my hurricane deductible?
- Do I need flood insurance?
- Do I have enough coverage to replace my home and belongings?
- Do I have loss of use coverage for temporary housing expenses?

Homeowners should check with their insurance agent to see if any home improvements would qualify for a discount on their insurance premiums. Information about their insurance policies can be found through Florida's Department of Financial Services. Go to [www.fldfs.com](http://www.fldfs.com).

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## **FLOOD INSURANCE**

Flood losses are not covered by your homeowner's insurance policy. The National Flood Insurance Program makes federally backed flood insurance available to residents and business owners. Such policies offer security because the government will only assist if the area is declared a disaster area. Most often assistance comes in the way of loans that you must repay. In the case of flooding, when the area is not declared a disaster area, flood insurance will reimburse all your covered losses which can include structural damage and contents. For more information about this program, call (888) CALL-FLOOD or visit [www.floodsmart.gov](http://www.floodsmart.gov).

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## **IS YOUR HOME HURRICANE READY?**

The Home Repair Loan Program offered by the Pinellas County Community Development Department can help with low-interest loans for home improvements that are essential to hurricane preparation. Rates are as low as zero to 5 percent.

Improvements may include roof bracing or replacement, impact-resistant windows and doors, storm shutters, removal of trees and debris, kitchen repairs and more.

To be eligible, the home must be located in Pinellas County but not within the cities of Belleair Shore, Clearwater, Largo and St. Petersburg. The value of the residence needs to be below \$151,000. The household income must be less than 120 percent of the Area Median Income. For example, a household of four residents cannot earn more than \$65,280.

For more information, call (727) 464-8210 or go to [www.pinellascounty.org/community](http://www.pinellascounty.org/community).

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## **GET YOUR BOAT SHIP-SHAPE FOR HURRICANE SEASON**

Boat owners need to have a plan to secure and protect their boats from hurricanes. Information is available on the Pinellas County Emergency Management website at [www.pinellascounty.org/emergency](http://www.pinellascounty.org/emergency).

A guide to moving your boat to a safe port when tropical winds threaten, The FDOT Pinellas County Bascule Bridge Hurricane Plan, is also available from Emergency Management by calling them at (727) 464-3800.

For more information, go to [www.boatsafe.com](http://www.boatsafe.com) or contact the US Coast Guard Auxilliary at (727) 823-3753 or (727) 577-4185.

*Note: These phone numbers do not have answering machines. If you are unable to get an answer, please call back later.*

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## **PREPARE YOUR MEDICATIONS**

Your prescription medications are one of the most important things to include in your disaster survival kit. But in a declared emergency, what happens when your insurance company claims it is too early for you to get a refill?

In 2006, the Legislature passed the Emergency Prescription Refill bill (Florida Statute 252.358 and 462.0275). This law requires all insurers and managed-care organizations to suspend refill-too-soon restrictions when a patient seeks a refill in a county:

- currently under a Hurricane Warning issued by the National Weather Service, or
- declared to be under a State of Emergency in an executive order issued by the governor, or
- that has activated its Emergency Operations Center and its emergency management plan.

This law also allows patients outside of these areas to get an emergency 72-hour refill if the pharmacist is unable to obtain refill authorization from the doctor.

Keep a list of each medication you take, including the name of the doctor who wrote the prescription, the name of the drug, dosage instructions and the name of the pharmacy where you had it filled.

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## **RENTERS NEED A PLAN TOO**

As a storm approaches, homeowners are urged to prepare their homes to withstand heavy winds. But, what should you do if you rent?

### **If you rent, here are some steps that you can take to prepare yourself for a hurricane:**

- The first step in hurricane preparedness is to know your evacuation zone. Pinellas County government offers several outlets to locate your zone. (See page 2) Remember, be ready to evacuate when ordered.
- Prepare yourself for the possibilities of damage to your personal property. Flood insurance and renter's insurance can help to replace your belongings should they be damaged. In conjunction with your insurance policy, take an inventory of your possessions to help during the recovery.
- Ask questions of your landlord. Will your landlord take steps to protect the windows? If not, you will need to find another place to ride out the storm, even if you live in a non-evacuation zone.

Just as with homeowners, you have a responsibility to create a personal hurricane plan. By finding out now what you will need to do, you may save your life when a storm threatens.

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## **KIDS IN THE KNOW**

Hurricane season can be a scary time for kids. It's confusing to evacuate and leave personal belongings behind. Adults in the home may be stressed out by the weather updates. How can you help younger family members work their way through these stressful times?

When kids learn in advance, they'll have a better understanding of what's taking place when disaster strikes. Some great resources for your family to check out together include:

### **Weather Wiz Kids**

[www.weatherwizkids.com](http://www.weatherwizkids.com)

See what makes weather tick in easy-to-understand terms and hands-on experiments.

### **FEMA for Kids**

[www.fema.gov/kids](http://www.fema.gov/kids)

Find out ways to help prepare for hurricane season.

### **How Stuff Works: Hurricanes**

[science.howstuffworks.com/hurricane.htm](http://science.howstuffworks.com/hurricane.htm)

Get answers to a lot of commonly asked hurricane questions from this award-winning website.

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## **BUSINESS PLANNING**

Businesses that lack a "continuity plan" can find themselves out of business when a disaster closes their doors for a few days. Owners of both large and small businesses need to have secure storage plans for computer data and paper files, alternative sites for doing business, methods of communicating with employees and customers and appropriate insurance. These are just a few items to consider when putting together a business continuity plan.

Pinellas County Economic Development can help with hurricane planning and recovery for county businesses. Visit [www.pced.org/hurricane](http://www.pced.org/hurricane).

Business owners can also contact Emergency Management for planning assistance and to sign up to receive emergency situation reports that can help with evacuation planning and recovery. Find out more at [www.pinellascounty.org/emergency](http://www.pinellascounty.org/emergency).

### **Some items for a business “Go Box”**

- List of important business phone numbers
- Insurance policies
- Backup files/tapes of electronic data
- Copies of essential business contracts and plans
- Photographs of the business, inside and out
- List of repair vendors and property management