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Preparing Your Home for a Hurricane

Lightning and thunder and wind, oh my! It's hurricane season once again, [lasting from May 15 until Nov. 30](#). That means your home and other personal property could be at risk for damage from extreme winds, rain, hail and lightning.

[A hurricane is an intense cyclone of thunderstorms](#), characterized by torrential downpours and violent winds that can even turn tornadic. They [are measured by category](#) on the Saffir-Simpson scale. Hurricanes that are considered “minor” may be classified in one of two ways:

- Category 1, with winds reaching 74-95 miles per hour (mph)
- Category 2, with 96-110 mph winds

Hurricanes that are considered “major” include:

- Category 3 (111-129 mph winds)
- Category 4 (130-156 mph winds) or
- Category 5 (winds of 157 mph or stronger).

Tropical storms, including hurricanes at any level, can cause significant damage to your home and property, from missing shingles and fence posts to collapsed roofs and walls. Knowing what to expect and being prepared for the storm can make all the difference.

This guide will teach you how to protect your home from hurricane damage before the storm, and how to inspect, report and repair it once the skies have cleared.

Before the Storm



Being prepared for emergency weather ahead of time will not only help keep you and your family safe during a disaster, but will also save you much trouble after the storm has passed. Here are some tips to help you prepare your home for a hurricane.

1. Get a Hurricane Emergency Kit

Prepare and stow a [hurricane emergency kit](#) long before a storm is announced. The kit should include bottled water, non-perishable food, a first aid kit and any supplies your family or pets may need. Don't forget extra clothes, flashlights, a radio, batteries and disposable dishes. Keep these supplies in a specific spot in your home that everyone can get to quickly and easily. When a storm is announced, double check any emergency electronics to ensure they work, and keep spare batteries handy.

2. Check Your Homeowners Insurance

Do some research into your homeowners insurance, because [many standard plans do not cover damage suffered from hurricanes or floods](#). Flood insurance can be

purchased through the [National Flood Insurance Program \(NFIP\)](#), which is managed by the [Federal Emergency Management Agency \(FEMA\)](#). You can purchase coverage for both your property and its contents. Take particular note of the limitations of your coverage. For example, some policies do not cover mold and mildew damage. Keep in mind that even if you are in a low- or moderate-risk flooding area, adding flood coverage is still a good idea.

3. Maintain Outdoor Areas

[Cut tree branches to no more than four to five feet long](#), so they do not fall and damage power lines or your property. Empty your gutters, so water has a place to drain. Pick up any debris that may be in your yard. Ensure all trimmings and debris are properly disposed of and don't fall into the street where they can affect traffic or storm water drainage.

4. Get Ready When the Storm is Announced

When a storm is headed your way, [put up your hurricane shutters](#) or cover windows and doors with pieces of 5/8-inch plywood to prevent them from breaking. Fill up your car's gas tank and [reinforce the garage door](#). Turn your refrigerator and freezer to their coldest settings and use a cooler when possible to keep food cold during a power outage. Store important documents such as birth certificates, Social Security cards and passports in a watertight container. It is also wise to unplug all non-essential appliances and electronics.

5. Stock Up On Sandbags

[Sandbags can be used to line your house to protect against minor flooding](#). Some cities will even supply their residents with bags, sand and shovels in the event of a hurricane warning. Emergency experts suggest sandbags as a last-minute safeguard but recommend keeping potting soil or expandable foam on-hand as more effective protection in the event of a major storm.

6. Prep Your Pool

If your home has a pool, you'll need some additional preparation. Items around the pool, like furniture, toys, and skimmer lids [should be brought inside to avoid becoming projectiles](#). (Some opt to throw their furniture into the pool, but it can actually cause damage to the pool's finish, so be careful when submerging items if you choose to do so.) Turn off the gas supply at the meter and the filter pump at the breaker and store the filter indoors during the storm if you expect significant water damage. Moreover, whatever you do, don't drain the pool water! The weight of the water acts as an anchor and removing it could cause the pool to pop out of the ground.

After the Storm



After a hurricane has passed, many people feel overwhelmed by tasks like cleaning up and filing insurance claims. Taking action as quickly as possible (or as soon as it is safe to) can prevent further damage from occurring, and will save you money and stress in the long run.

1. Be Cautious

Listen to the radio or check local news for official weather updates, bearing in mind that [there is still potential for flooding and extended rainfall](#). If you evacuated your home, return only when government officials confirm it is safe, and be wary of flooded roads and washed-out bridges. Check your home for damage, and take photos and video of both the building and its contents to turn in to the insurance company. Be cautious while inspecting and wear protective clothing. Use flashlights instead of candles as a safety precaution.

Be on the lookout for [down power lines, gas leaks and structural damage to your home before you enter](#). These items will need immediate professional attention. Check for local updates about cleanup efforts in your area.

2. Report Property Damages

You should [report property damage as quickly as possible to your insurance company](#). Many companies have toll-free numbers that can help you submit a claim, so don't be intimidated if you're unsure where to start. If you are unable to stay in your home, make sure your insurance agent knows where you're staying and how to contact you. If you can safely do so, make efforts to protect your home from further damage. Cover openings in the roof, exterior walls or windows with plywood or plastic. Severe damage may require the help of a professional contractor, and if so, keep all receipts from the repairs. Try to separate out your damaged personal property to help the claims adjuster make an accurate inventory and speed up your claim settlement.

3. Call a Professional to Help With Alterations

As you begin the repairs to your home and prepare for Mother Nature's next excursion, consider [calling a professional to help you with more major alterations](#). Fasten the roof to the walls with hurricane straps, and ensure roof sheathing is properly installed and end gables are securely fastened to the rest of the roof. Strengthen existing garage doors to help with wind resistance, and secure double-entry doors at the top and bottom.

4. Check for Outside Property Damage

There may also be damage to your outside property that will need to be addressed. [Damaged trees may need to be removed while others can be salvaged](#). For example, if the storm has caused a tree to lean toward a house or power line, exposed major roots or severed large branches, or created a deep crack in the lower trunk, the tree will likely need to come down. Consult a professional if you are not confident in removing or pruning a wind-damaged tree. Moreover, don't forget to think green if you do have to remove one — plant another in its place!

Hurricanes can be unpredictable and violent, but that does not mean your property has to take the hit. There are many ways to prepare your house and family for a major storm long before it looms on the horizon. Not only can these preparations keep you safe, but they can also save you the stress and financial burden of extensive home repairs. However, remember — the most important step in hurricane preparation is ensuring the safety of your family and yourself!