



Avoiding Hurricane Damage

A Checklist for Homeowners

Preparing for hurricane season means more than just making a disaster kit and reviewing your family's disaster plan, although those are critical first steps (visit: <http://www.fema.gov/areyouready>.) There's much more you can do to protect your home and your family before a hurricane hits. The Federal Emergency Management Agency's (FEMA's) Federal Insurance and Mitigation Administration recommends you take the following additional steps to prepare for hurricane season.

Know Your Risk

People who live along our Nation's coastlines are at greater risk of experiencing the damaging effects of a hurricane, but that doesn't mean you're not at risk if you live farther inland. Ask your local emergency management office about the history of hurricanes in your area and how to protect your family and home. For additional information, visit the FEMA Map Service Center at: <http://www.msc.fema.gov>.

Buy Flood Insurance

Buying flood insurance will not only give you greater peace of mind, but it will also greatly speed your recovery if a hurricane does cause flooding. To learn more about flood insurance, contact your insurance company, or call 1-800-427-4661. For additional information, visit:



<http://www.floodsmart.gov>.

INSTALL HURRICANE STRAPS

Hurricane straps (made of galvanized metal) help keep the roof fastened to the walls in high winds. They can be difficult to install, so you may need a contractor for this project.

Install and Maintain Storm Shutters

Installing storm shutters on windows, sliding glass doors, skylights, and French doors is one of the best ways to protect your home. You can buy manufactured shutters made of wood, steel, or aluminum. You can also make storm shutters with 5/8-inch thick exterior-grade plywood.



Install a Generator for Emergencies

Power outages are commonplace during disasters, and they often last for several days. An emergency power generator can provide power to essential home appliances, heating, cooling, and emergency lighting. Remember to keep an adequate supply of fuel, ask your local utility company about regulations governing the use of generators, and always use caution when operating a generator inside a building or attached garage.

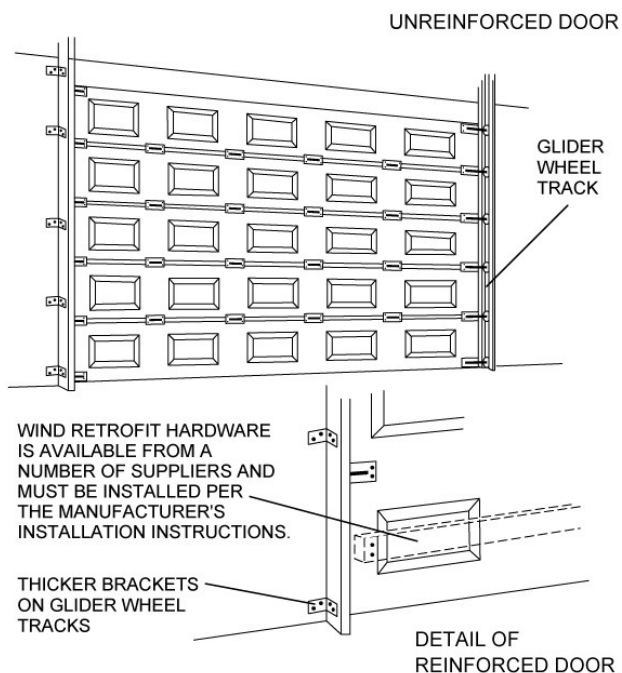


Reinforce Your Garage Door

High winds from hurricanes can damage garage doors or even blow them in. If wind enters a garage, it can cause dangerous and expensive structural damage. Reinforcing your garage door helps you protect not only your garage, but its contents as well.

As shown in the figure, you can reinforce a garage door by adding girts across the back of the door and by strengthening the glider wheel tracks.

Determination concerning the need to reinforce a garage door should be based on an inspection by a trained door systems technician. Adding weight to a garage door in the form of reinforcement may require an adjustment to or replacement of the door's counterbalance system. Only a trained door systems technician should perform the adjustments or replacement. Don't wait until a hurricane warning is issued to reinforce your garage door; you probably won't have time.



Anchor or Remove Potential Windborne Objects

Everyday objects outside your home such as trash cans, yard furniture, barbecue grills, playhouses, and tools can be moved by the wind and cause damage during a hurricane. The wind can pick up smaller objects and drive them through windows and glass doors.

Be sure to anchor storage sheds to a permanent foundation and remember that the straps and ground anchors used for manufactured homes can be used to anchor out-buildings, especially small garden sheds, which are usually not placed on a permanent foundation.

You can secure trash cans with cables or chains attached to ground anchors or to wood posts firmly embedded in the ground.



Remove Trees That Could Fall on Your Home

All trees should be far enough away from your home that they can't fall on it. The distance between your home and any nearby tree should be greater than the height the tree will reach when it is fully grown.



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