

Preparation Tips

Over the years, many lessons learned have been captured by the HEAT and HAT team leaders. Below are some tips that will make it a lot easier for each of you in getting prepared for the hurricane season. One major tip is to use Coast Guard conditions in your personal preparation and you will be at least 12 hours ahead of the rest of the community. If you prepare at work, then prepare at the same time at home.

DISASTER SUPPLY KITS

Everyone lives on a budget and to go out and purchase all the supplies you need at one time costs hundreds of dollars. To minimize the up-front cost, I have developed a shopping plan that will allow you to build your supply kit without feeling the money crunch. Beginning in January, each time you go to the grocery store, hardware store or stores like Wal Mart and Target, BJ's, Sams, Costco, pick up any of the items below:

Grocery Store

Extra can(s) of soup, vegetable, meat, and snacks.	1 gallon bottle or case of small bottles of water
Box of trash bags	Jar of peanut butter
Baby formula	Baby food
Paper towels, toilet paper, wet ones, baby wipes	Any item you use a lot of that may be hard to find post-storm

Buy only the items you normally eat and don't buy just to have items that fit a category in the published disaster kit recommendations. Rotate the items by using what you buy for hurricane season during the off hurricane season timeframe. This will allow you to spend less during the winter months on groceries while purchasing your hurricane supplies without breaking the "bank".

When your geographic area appears in the potential strike cone, go to the grocery store and purchase fresh fruit, bread, and ice for freezer and/or ice chests to last a week. Purchase of dry ice is also helpful. Use the bags of ice to fill space in your freezers; this will not only provide you ice post-storm but keep your freezers and refrigerators cold longer when the electricity is out. Use this time to also purchase items missing in your supply kit. By doing this early, you avoid long lines and have the items you will not find post-storm.

Hardware Store

1 package of batteries (AA, AAA, C, D or special batteries)	Tarps for roof until you have enough to cover your roof (can be found in the painting dept)
Large bottles of bleach	Tools

Rotate the batteries at Christmas time when you need batteries for all of those electronic toys that don't come with batteries.

Use the large trash bags to cover your clothes in the closet. Cut a slit in the top large enough for a coat hanger to fit through and then slide over your clothes. This will protect them from water and if your roof is blown off and the ceiling drywall falls to the ground.

Tarps are blue plastic and come in a variety of sizes. Use these to cover the holes in your roof until the roof can be repaired. Insurance companies expect you to mitigate your damages by protecting your home as much as possible. If the storm is a dry one (little rain), covering your roof will protect the items that have not been damaged from subsequent rains.

Bottles of bleach are essential post-storm for cleaning and sanitizing items around the house.

INSURANCE

Insurance companies have become more savvy over the last several years and many now require mitigation of damages, proof of purchases (receipts) along with pictures both before and after the storm before they will pay out any claims.

- In April or May, review your homeowner's or renter's policy to determine if you have sufficient insurance to replace the items at today's prices. Don't overlook anything in your home when determining the cost to replace items. Many people look at their items as not worth much but if you had to replace even your clothing at today's price, what would it cost you?
- Make sure you have both homeowner's with wind storm coverage and flood insurance. If your home is damaged by water coming from the ground, it is not covered by wind-storm insurance. Don't count the land value in determining the amount of building insurance needed. Both homeowners and renters are eligible for flood insurance.
- When calling your insurance company, ask the question "What coverage don't I have?" If you know what you don't have then it is easier to determine what you need to purchase to be adequately covered.

CASH

- How much is enough? Good question. I can tell you that getting cash post-storm is not going to be easy. Banks are closed and no one takes credit cards or debit cards. You will need to take enough cash out of the bank to sustain you and your family for several days while the infrastructure returns to normal or banks and businesses make temporary arrangements.
- I take as much cash out of the bank as I can, knowing that if the storm passes and I don't need it, it can be put back quickly.

GAS YOUR CAR

Do this early! Don't wait for a hurricane watch or warning, make sure all your cars have full tanks when your geographic area first shows up in the "path cone". Waiting will only have you sitting in long lines.

HOTELS AT SAFE HAVEN

- Book early as you can always cancel! As soon as your geographic location is in the cone of projection, book your hotel reservations and guarantee late arrival with a credit card.

PRESCRIPTIONS

Ask your insurance company to prescribe 90 days supplies vice 30 days. This will allow you to have a larger supply on hand. For those with insurance companies that will fill prescriptions only after 2/3rds of the prescription has transpired, this process will allow you to refill at the 60 day vice 3 week timeframe. Lines get very long and pharmacies run out of medication. When this happens, the pharmacies must back order your needed medication and you may not receive the medication before the storm. If unable to get a 90 day prescription, ask your insurance company for a vacation supply.