

## **Papers You Will Need with You**

If a disaster threatens and you have been told to evacuate, which paperwork should you take with you?

Your first instinct may be to dump the contents of your desk drawers and filing cabinets into plastic bags and take every piece of paper and document with you: THAT is unnecessary!

Now, while skies are clear, think of what you will *really need* and where it is. Prepare a disaster file box or folder for papers that you will immediately need, and place other valuable documents somewhere that is hurricane-proof, such as a safe deposit box. Also, insurance experts suggest that you prepare a home and property inventory with photographs or video footage.

### **ASK YOURSELF THESE 4 QUESTIONS AS YOU DECIDE WHICH DOCUMENTS TO TAKE:**

#### *1. Will I Need This To Function Immediately?*

For example, you will need your driver's license and money, so take cash, ATM card, checkbook, and credit cards. Keep credit cards in a safe place, and give a lot of thought before using them. If you and/or your spouse are suddenly without a job because of a disaster, you must consider how soon you will be able to repay that debt.

Include your medical and homeowner's insurance documents, mortgage papers, passports, and citizenship papers. Also, take health records, if you require medication or have a chronic illness.

#### *2. Will I Need This Immediately To Prove I Am Eligible For Public Assistance?*

If you or your family is already receiving food stamps, unemployment compensation, or other benefits, take your proof of eligibility documentation. Many people lost their jobs when a disaster destroyed their workplaces, so take along a pay stub or other evidence of where you worked so you can file for unemployment. Make sure you have proof of address for housing assistance. Finally, take naturalization papers, or your green card and your passport if you are not a U.S. citizen.

#### *3. Does This Have Emotional Value?*

Do not try to take all the photo albums; instead, pack a few baby pictures, snapshots of loved ones, or wedding photos. Take a few things that remind you of the past. Photographs are often our most cherished possessions, as they are irreplaceable. If you have a large number of photos, seal them in plastic bags and then place the bags in large plastic tub with tight lids. You can seal the lids with a bead of caulk for additional waterproofing, and then write your name and address on the exterior of the tub with a magic marker.

#### *4. How Difficult Is This Item To Replace?*

You can get another copy of an appliance warranty, and you mostly likely will not need all of your old bank account statements or credit card bills. Everyone has lots of important papers: birth, marriage, and death certificates, Social Security cards, passports, stock and bond certificates, wills, etc. You may need several of these in the days immediately following a catastrophe. These documents are the types of paperwork that should be kept in a safe deposit box or other secure location outside of the flood evacuation zones. You can make duplicates to keep at home.

If you keep the originals at home, now is the time to sort through them, whittle them down to the bare essentials, and place them in one secured place so they are ready to grab should you need to evacuate.

**PREPARING YOUR BOAT**

- Take action early! Do not wait until a hurricane warning is declared. The storm's fringe activity will make preparations difficult. Also, remember that most drawbridges will be closed to boat traffic once an evacuation is ordered.
- If your boat is stack-stored in dry storage and you have a trailer, consider securing the boat at home. If you have a trailer and are in an evacuation zone, consider taking the boat with you, but then you **MUST** leave early!
- If your boat will remain in berth, be sure to check the strength of primary cleats, winches, and chocks before hurricane season. They should have substantial back plates and adequate stainless steel bolts.
- Purchase extra mooring lines and chafing gear in advance; they will probably not be available just before a hurricane.
- Protect lines from chafing by covering rub spots with leather or old garden hose. Double all lines with rig crossings and spring lines fore and aft. Attach lines high on piling to allow for tidal rise or surge.
- Seal all openings with duct tape to make the boat as watertight as possible.
- Charge batteries for automatic bilge pumps.
- Reduce dock or piling crash damage by securing bumpers along the sides of the boat.
- Remove loose gear from the deck, and store it securely inside or at home.
- For a boat stored on a trailer, lash the boat and trailer down in a protected area. Let the air out of the tires before tying the trailer down. Also, place blocks in front of and behind each wheel. Secure with heavy lines to fixed objects from four different directions, if possible.
- If you prefer, remove the boat from the trailer and lash down each separately.
- Remove the outboard motor, batteries, and electronics; store them.
- Small boats can be filled with water to give them added weight after lashing down.
- If you like your boat more than you like your car, put the boat in the garage and leave the car outside.

## **Protecting Your Windows**

Keeping the hurricane wind from penetrating your home is extremely important! Once windows fail and hurricane winds enter a building, it is rapidly destroyed! Below are examples of different window protection methods. Your choice will depend upon performance, convenience, and affordability. However, **DO NOT** stay in a building that does not have shielded windows or glass doors! **Taping your windows serves no purpose and will not keep out wind or debris propelled by hurricane winds.**

### **Hurricane Panels: plywood**

The simplest and least expensive option is to create hurricane panels out of 5/8 in or 3/4 inch thick exterior grade plywood. Each window opening is measured and the plywood cut 8 in to 12 in larger overall to provide a 4 in to 6 in overlap beyond the window opening. Fasten to the structural members at the margins of the window at least every 12 inches around the entire perimeter of the plywood. *Specific “How-to” details are provided in the appendices of this handbook.*

**Pros:** Relatively inexpensive and fairly easy for the Do-It-Your-Selfers. Note: these are NOT listed as approved hurricane shutters in the Florida Building Code, however, when installed properly have proven effective protection against hurricane wind-borne debris and are accepted by many homeowner insurance policies as wind protection .

**Cons:** Difficult to store and unwieldy & difficult to install/remove by yourself

*NOTE: DO NOT USE Wafer wood, OSB, or particleboard as alternatives to plywood!! They will FAIL readily and rapidly when wet!!*

### **Hurricane Panels: corrugated metal**

The next least expensive and more complicated method would be to purchase corrugated Steel or Aluminum removable panels. These typically require the installation of a mounting track either above and below or on either side of the window opening. These tracks are permanently mounted to the structural frame outside of the window opening and the metal panels are pre-cut to fit the opening with mounting holes pre-drilled at the ends of the panels. When a storm threatens, the panels are slid into place in the track and fastened with wingnuts. Note: for Steel, use minimum 22 ga steel thickness (gauge thicknesses run backward! 24 ga is THINNER than 22 ga) For Aluminum, use at least 0.050 in thick aluminum.

**Pros:** still affordable, easier to store, easier to install/remove alone.

**Cons:** steel - rather heavy and can be awkward to maneuver long panels, sharp panels can cut unprotected flesh.

Aluminum - about twice as expensive as steel, about ½ the weight.

Both of these can be do-it-yourself for intermediate level of competency, but both can be purchased with installation by licensed Contractor.

### **Hurricane Panels: Corrugated Polycarbonate**

Although these are installed the same as the steel or aluminum (see above), they are significantly more expensive, with less weight than aluminum. These have the advantage of being very lightweight, very strong, and clear, allowing light into the home. They are about 4 times the cost of steel and twice that of aluminum. They can be mixed with metal to provide for some natural light.

**Pros:** easy to install/remove alone, ease of storage the same as steel & aluminum

**Cons:** getting pricey, ultraviolet light will weaken them over time.

These can be do-it-yourself for intermediate level of competency, or can be purchased with installation by licensed Contractor.

### **Steel Hurricane Screens**

These are permanently installed, stainless steel screens welded into a steel or aluminum “curb” frame, that is permanently fastened to the exterior wall outside of each window. They are very strong and can be fixed or hinged to allow for emergency egress. They can be left natural stainless, painted black to resemble typical window screens, or painted almost any color.

**Pros:** permanently installed, protect windows at all times, enhance home security.

**Cons:** significantly more expensive than corrugated panels.

Typically purchased installed by licensed contractor.

### **Bahama Style Shutters: Steel or aluminum**

These are framed screens or louvers that are permanently mounted over the entire exterior window opening. They are decorative, can be painted in any variety of colors, and some can be hinged up or to the side allowing them to be opened from the inside for emergency escape in case of a fire or other emergency. They are very strong and subject to the same aging effects of their paint as the rest of your house.

**Pros:** permanently in place, protect the windows at all times, no storage issues.

**Cons:** significantly more expensive than corrugated panels.

These can typically only be purchased installed by licensed contractor.

**Accordion Fold Shutters: Steel or Aluminum**

These are mounted at either side of the exterior window opening. There is a track over the top and under the bottom of the window opening. They are stored in place, at either side of the window and when they are pulled closed, they extend from side-to-side and latch in the middle of the window...like a bifold closet door.

**Pros:** permanently installed, but store relatively well hidden when not in use.

**Cons:** even more expensive than Bahama Shutters.

These can only be purchased installed by a licensed contractor.

**Roll-up Shutters: Steel, Aluminum, or reinforced PVC**

These are the most expensive typically available hurricane shutter, and also the only one that can be deployed from inside the home.

They work much like an industrial overhead garage door and can be either manually operated with a hand crank, or electrically operated by electric motors. When deployed, they roll down over the window in permanently mounted tracks located on either side of the exterior window opening.

**Pros:** the easiest of all methods to deploy window shuttering. Can be used on widows over 3 stories above ground. MAY be the only method acceptable for Condominium window protection.

**Con's:** the most expensive method, and require more periodic maintenance than other methods.

These can only be purchased installed by a licensed contractor.

**IMPORTANT!!: BEDROOM WINDOWS ARE TYPICALLY THE EMERGENCY EGRESS IN CASE OF FIRE. *FIXED HURRICANE PANELS OR SHUTTERS WILL PREVENT ESCAPE THROUGH WINDOWS IN THE EVENT OF A FIRE, POSSIBLY TRAPPPING RESIDENTS. WHERE POSSIBLE, INTERNALLY OPENABLE HURRICANE PROTECTION SHOULD BE INSTALLED OVER BEDROOM WINDOWS FOR LIFE SAFETY!***

- **ALL WINDOW PROTECTION SYSTEMS MUST BE PROPERLY INSTALLED AND MAINTAINED IN ORDER TO WORK WELL. THE PERFORMANCE OF PROTECTION SYSTEMS VARY SIGNIFICANTLY WITH THE QUALITY OF MATERIALS**
- **HURRICANE PROTECTION FOR WINDOWS AND DOORS MUST HAVE CERTIFICATIONS THAT THEY MEET “DADE COUNTY” OR “FLORIDA BUILDING CODE” REQUIREMENTS FOR HURRICANE SHUTTERS.**
- **FIXED HURRRICANE PANELS SHOULD BE INSTALLED WITH THE POTENTIAL THREAT OF A STORM AND REMOVED AFTER THE THREAT HAS PASSED.**