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Be prepared before a major hurricane strikes

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Whether you live on the coast or in the mountains, a major hurricane will be devastating when it inevitably strikes the Georgia coast. How will you and your family fare? It all depends on how well you prepare.

The first step you need to take is to have an all-hazards kit that will allow your family to survive at least three to seven days without water, food or electricity.

The most important element in the kit is at least 1 gallon of bottled water per person per day. Don't forget to plan for your pets. An "all-hazards kit" can be used for any natural or manmade disaster. Details on assembling one are at www.nhc.noaa.gov/HAW2/english/prepare/supply_kit.shtml.

The second step is to know what your county emergency plan is and to follow it. If you're asked to evacuate, it's important to do so. If you're not asked to evacuate, it's important to stay where you are, keeping the roads free for those who must get out of harm's way.

Protecting property is next on the list. By far, the most important way to do that is to buy federal flood

insurance. Standard homeowner and business insurance doesn't cover flood damage.

The most devastating damage from Katrina was caused by flooding, and many were shocked to find that their policy didn't cover water damage. If you don't have federal flood insurance, you're probably not covered for water and flood damage.

Georgians living hundreds of miles from the coast need to seriously consider flood insurance. The remnants of Tropical Storm Alberto in 1994 caused massive flooding in middle and south Georgia.

The mountains aren't immune from flooding. With the state's rapid urbanization, locations that were safe from flooding just a few years ago are now much more likely to flood. The entire state is vulnerable to flooding.

Since it takes 30 days for a flood insurance policy to cover the flood damage, you have to buy it well ahead of the event. And since Georgia is nearing the heart of the hurricane season, you should have already bought flood insurance. If you haven't, there's no time to wait.

You can learn about the federal flood insurance program from your insurance agent or at

www.floodsmart.gov. Or call 1-888-CALL-FLOOD, ext. 445, or TDD (telecommunications device for the deaf) number 1-800-427-5593.

After flood insurance, securing the home with proper wind shutters for doors and windows is a must. Taping windows is a waste of time.

The best choice of shutters is either plywood or manufactured shutters. Make sure that plywood shutters are well attached. Underestimating the power of the wind is common. Many people return home to find plywood shutters ripped off the house by the wind.

With manufactured shutters, make sure they're properly installed. Learn more about properly securing your home or business at www.nhc.noaa.gov/HAW2/english/retrofit/secure_home.shtml.

The actions you and your family should take well in advance and once a hurricane watch has been issued can be found at www.nhc.noaa.gov/HAW2/english/action.shtml.

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