

HOW TO PREPARE FOR **SEVERE WEATHER**

Hurricanes,
tornadoes,
flooding,
earthquakes,
and wildfires —
oh, my!

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ILLUSTRATED BY TOBY LEIGH

Severe weather hits the Lone Star State in many different forms, whether you live in the Panhandle, the Valley, or deep in the heart of Texas. But here's what doesn't change: You should get informed and stay prepared.

Insurance coverage can protect your personal property, of course, and our Agents will be there fast after any catastrophe strikes — but our number one concern is protecting you. This guide covers five different severe-weather events or natural disasters. With advice from the National Weather Service, the American Red Cross, and other experts, you'll know what to do to stay safe.

HURRICANES

Who issues notifications?

The National Hurricane Center and the Central Pacific Hurricane Center, among others, will issue:

► **Tropical storm watches**

48 hours in advance of when tropical-storm-level winds (winds between 36 and 73 mph) are likely

► **Tropical storm warnings**

36 hours in advance of when tropical-storm-level winds are likely

► **Hurricane watches**

48 hours in advance of when hurricane or tropical-storm conditions are expected to materialize (hurricane-level winds above 75 mph)

► **Hurricane warnings**

36 hours before hurricane-level winds are expected to materialize

When is it a hurricane?

Tropical depressions become tropical storms once they reach sustained winds of 39 mph or above. At 74 mph, a tropical storm becomes a hurricane. Tropical depressions, tropical storms, and hurricanes of any category can all be dangerous and destructive.

How should I prepare?

Install storm windows, secure your valuables and important items, and prepare for evacuation, if necessary.

Where is the best place to take shelter?

You should always heed evacuation orders, but if you find yourself in harm's way, check redcross.org for shelter locations. If you're at home,

stay inside, and avoid the temptation to go out and watch the storm.

What should I do in the first three minutes?

Stay calm and keep the weather radio on. Stay indoors, but get to higher ground if your home begins to flood.

Mythbusting:

According to the Insurance Journal, there's a misconception that you need to protect only windows and doors on the Gulf-facing side of your home. But hurricanes rotate. All of that swirling wind and rain means you'll need to seal all windows and doors on the home. Keep in mind, your homeowners policy will not cover flood-related damage. Flood insurance is available only from the National Flood Insurance Program.

THE RED CROSS EMERGENCY- PREPAREDNESS KIT

CUT OUT THIS GUIDE
AND STORE IT IN YOUR
GO-BAG, CELLAR, OR
SAFE ROOM.



1 Water and food. Buy one gallon of water per person, per day, and enough nonperishable items (canned food, prepackaged snacks, etc.) for three meals a day per person. Plan for a three-day supply for an evacuation, or a two-week supply for weathering the storm's potential aftermath at home.

2 Flashlight
3 Battery-powered radio, along with a NOAA Weather Radio that can pick up the 24/7 broadcast that shares weather warnings and information.
4 Extra batteries
5 First-aid kit
6 Medications and medical items for those in the family who need

them; keep a seven-day supply
7 Multipurpose tool
8 Sanitation and personal-hygiene items
9 Copies of personal documents, such as medication lists, deed/lease to home, passports, birth certificates, insurance policies, etc.
10 Cell phone with charger

11 Family and emergency contact information
12 Extra cash
13 Emergency blanket, such as the Emergency Bivvy (\$16.95, Red Cross Store), which fully seals against the elements so that no wind, rain, or snow can get inside
14 Maps of the area

TORNADOES

Who issues notifications?

Your local National Weather Service (NWS) office issues:

- **Watches** when conditions are right for tornadoes
- **Warnings** when a tornado has been spotted

How should I prepare?

Prep your Red Cross Emergency Preparedness Kit during sunny days so you'll be ready when the time comes.

Where is the best place to take shelter?

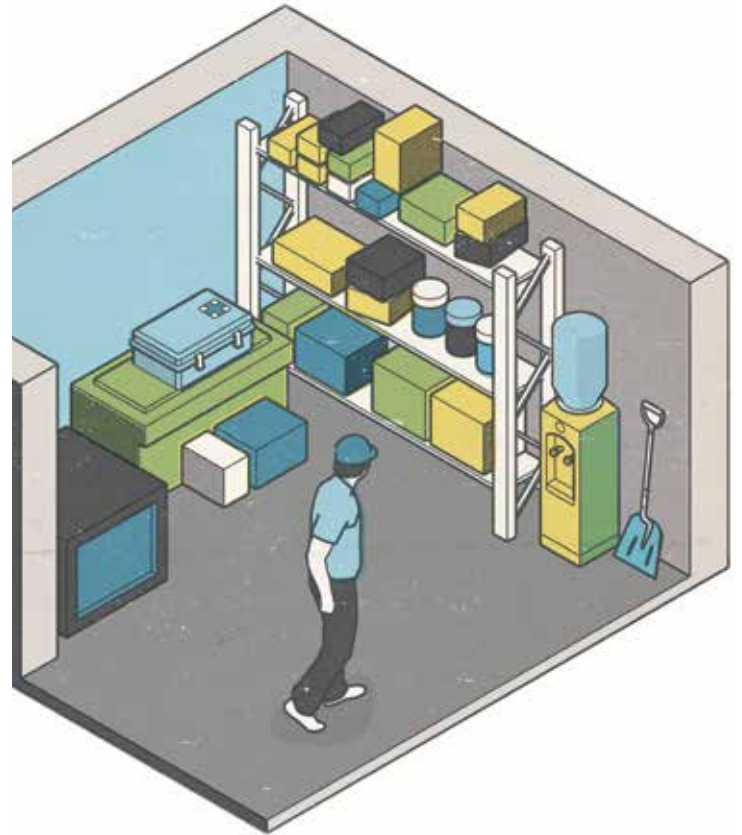
Plan where to gather with family and pets before the siren sounds. The safest place is the lowest level of your home — a storm cellar or a first-floor, interior

room with no windows. In a high-rise, go to a hallway. In a mobile home, head for sturdy shelter. If you're driving and debris starts flying, pull over and park, with your seat belt fastened, the engine running, and your head covered.

What should I do in the first three minutes?

Get to a safe room, if possible, and cover your head.

Mythbusting: Many think overpasses are great places to shelter during a tornado. Experts agree this move is actually more dangerous due to flying debris, traffic hazards, and the risk of the overpass falling.



EARTHQUAKES

Who issues notifications?

No one.

How should I prepare?

Anticipate places at work and at home where you can shelter, and practice these three steps:

- 1 Drop to the ground.
- 2 Cover your head.
- 3 Hold on to shelter or to your head once you crawl to a safe spot in the room.

Where is the best place to take shelter?

If you're indoors, stay there, avoid doorways, and follow the Drop, Cover, and Hold

On steps above. If you're outdoors, get to an open area, crouch down, and cover your head. If you're in a car, stop driving; pull over, avoiding utility wires, trees, overpasses, and buildings.

What should I do in the first three minutes?

We can't say it enough: Drop, cover, and hold on.

Mythbusting: There are ways you can prepare for an earthquake, according to experts at the University of Nevada at Las Vegas. Securing heavy objects and researching how to shut off utilities can save lives.





FLOODING

Who issues notifications?

The NWS issues:

- ▶ **Flood watches** when conditions are favorable for flooding
- ▶ **Flood warnings** when flooding is imminent or occurring
- ▶ **Flash flood warnings** when violent, dangerous waters are imminent or occurring
- ▶ **Flood advisories** when you should be on the lookout for potential warnings to come

How should I prepare?

Buy flood insurance; your homeowners insurance won't provide coverage. Keep in mind it takes 30 days or more for a flood policy to become effective. If you have time, use sandbags to create a barrier to your house, and have a professional install check valves in plumbing that can prevent flood-water backup. Add rubber boots and rubber gloves to

your Red Cross Emergency Preparedness Kit.

Where is the best place to take shelter? Higher ground. Don't wait until it's too late to leave your residence if flood waters are approaching.

What should I do in the first three minutes? Three minutes can mean life or death in a flood. If you're waiting to decide what to do as flood waters approach, leave for higher ground. Heed evacuation orders, listen to weather updates, and act.

Mythbusting: The most dangerous myth? That you can drive through rushing water. Just six inches of water can cause you to lose control of your car; 12 inches can carry a car away; two feet can carry away large vehicles. "Turn around, don't drown" should be your mantra.

WILDFIRES

Who issues notifications?

The NWS issues:

- ▶ **Red flag warnings** when you should be careful with open flames
- ▶ **Fire weather watches** when critical fire-weather conditions are forecast to occur
- ▶ **Extreme fire behavior** when a wildfire becomes dangerous and unpredictable

How should I prepare? Landscape to protect your residence by creating defensible zones that serve as buffers against wildfire and removing wildfire fuel, such as propane tanks and trellises, from your home. Download the Texas A&M Forest Service's Firewise Landscaping in Texas guide at txforestservicetamu.edu.

Where is the best place to take shelter? Follow evacuation orders and research shelters for affected families.

What should I do in the first three minutes?

Wildfires can move slowly or with windswept fury. Time is of the essence, so listen to reports and prepare to leave quickly.

Mythbusting: People think if they live in an urban area, they don't need to worry about wildfire. Wrong. 14,500 communities in Texas have encroached on wildland urban interfaces and are at risk.

