

HURRICANE GUIDE

OFFICIAL GUIDE FOR
THE TAMPA BAY AREA

CITRUS, HERNANDO, HILLSBOROUGH, MANATEE, PASCO,
PINELLAS & SARASOTA COUNTIES



This guide is produced by the Tampa Bay Regional Planning Council in partnership with your County Emergency Management Agency.

Planning for hurricanes...

August 24, 2012 will mark the 20th anniversary of Hurricane Andrew, a Category 5 hurricane that devastated South Florida in 1992. Floridians living here at the time will remember the catastrophic winds of Hurricane Andrew which flattened the communities of Homestead and Florida City. This destructive storm exposed major weaknesses in our disaster response plans and coordination, risk management and our building codes and enforcement. As a result, Florida implemented a strong statewide building code, and growth management rules designed to minimize population growth in high hazard areas. In addition, the 1993 Florida Legislature instituted an Emergency Management Trust Fund which ensures that the State and all 67 counties have funding, facilities, training and research necessary to provide Floridians with one of the country's best emergency management programs.

As we learned, it is important that our preparedness plans include the "whole community" which means it takes all aspects of a community (volunteer, faith and community-based organizations, the private sector, and the public, including survivors themselves) – not just the government – to effectively prepare for, protect against, respond to, recover from, and mitigate against any disaster. If we are to be more resilient, everyone needs to take responsibility for their family and business preparedness. In addition, we need to engage with and plan for the needs of the whole community including our children, seniors and those who face accessibility or health challenges.

This guide was developed by your county emergency management agency to help you make your family and business plans and directs you to websites where you can get more information or assistance.



Top 10 Things To Do NOW

1

Make your Family Disaster Plan. It's not hard. Read through this guide and make your plan. Talk with your family. If you need help, go online to www.tampabayprepares.org and www.floridadisaster.org and call your local emergency management agency or local chapter of the American Red Cross. Phone numbers are listed on the inside map page.

2

Refer to the Hurricane Evacuation Map inside this guide. Locate where you live and your evacuation zone. Determine if and when you would have to evacuate. REMEMBER: All mobile home residents must evacuate, regardless of location. **If you need help determining your zone, go online or call your local emergency management office BEFORE THE STORM THREATENS.**

3

Check your **Disaster Supply Kit** and obtain any items you need.

4

Decide NOW where you would go if ordered to evacuate (a friend or relative, a hotel or motel, or as a last resort, a public shelter or out of the region). REMEMBER, if you are going to leave the area or go to a hotel, do not delay. Determine your route, leave early and travel the shortest distance possible. Think tens of miles, not hundreds.

5

Make plans and purchase materials, such as storm shutters, to protect your home before the storm.

6

Keep your home in good repair. Tacking down loose roofing, trimming trees and keeping gutters clean are good places to start.

7

Purchase a battery-powered weather alert radio and a **non-electric land-line phone**. Even though phone service may not be disturbed, cordless phones will not work during power outages.

8

Make sure your street address number is clearly marked on your home.

9

Inventory your property and possessions on paper and take a video survey of your property. Store with insurance and other important papers in a safe place and send a copy to a relative out of the area.

10

Whether you rent or own your home, review your insurance policies with your agent now.

EVACUATE OR STAY?

IF YOU CAN STAY HOME

If you live in a sound structure outside the evacuation area and do not live in a mobile home, stay home and take these precautions:

- ✓ Make sure your windows, doors and garage doors are protected.
- ✓ Clean containers including your bath tub for storing water. Plan on three gallons per person, per day for at least seven days for drinking and other uses.
- ✓ Offer your home as shelter to friends or relatives who live in vulnerable areas or mobile homes.
- ✓ Check your **Disaster Supply Kit**. Make sure you have at least a seven day supply of non-perishable foods. Don't forget a non-electric can opener.
- ✓ During the storm, stay inside and away from windows, skylights and glass doors.
- ✓ Find a Safe Room in your home, usually an interior, windowless reinforced room such as a closet or bathroom on the lower floor.
- ✓ Wait for official word that the danger is over. Don't be fooled by the storm's calm eye.
- ✓ If flooding threatens your home, turn off electricity at the main breaker.
- ✓ If you lose power, turn off major appliances, such as the air conditioner and water heater to reduce damage from surge when power is restored.
- ✓ Monitor your battery-operated radio, NOAA weather radio or TV for the latest advisories and other emergency information.
- ✓ Do not travel until you are told it is safe to do so.

IF YOU MUST EVACUATE

If you live in an evacuation area or a mobile home, when an evacuation order is given, don't panic. Move at a steady pace and ensure you leave enough time to get to where you will weather the storm. **DO NOT** take chances with your life by staying at home or waiting until the weather turns bad!

- ✓ Make sure your destination is not within a zone that has been ordered to evacuate.
- ✓ Take enough supplies for your family.
- ✓ Take your pets. Don't forget their supplies.
- ✓ Take important papers, including your driver's license, special medical information, insurance policies and your insurance agent's name and number and property inventories.
- ✓ Also take irreplaceable items, such as photos or keepsakes.
- ✓ Let friends and relatives know where you are going.

- ✓ Make sure your neighbors have a safe ride.
- ✓ Turn off your electricity, water and gas if officials tell you to do so.
- ✓ Lock your windows and doors.
- ✓ Stay tuned to your local radio and television station for emergency broadcasts.

LEAVING COASTAL AREAS

If you are leaving the area, remember to take supplies with you. Move inland away from the storm surge and inland flooding, but it is not recommended that residents try to leave the region. Roads will be heavily congested and you run the risk of being caught on the highway without a safe refuge or running into the storm if it takes a different track.

HOTEL OR MOTEL

If you plan to go to a hotel or motel, you will need to check for availability and make your reservation well in advance. Some hotels/motels have standing reservation hurricane programs and some relax their pet restrictions in an emergency. Again, make sure your destination is not in an evacuation zone.



Protecting your home & family...

There are some specific actions you should take to make your home safer. To make some of these improvements, you will have to get up in the attic or crawl space with a flashlight. You may feel more comfortable with an experienced and licensed inspector, architect, engineer or contractor inspecting your home. Whatever choice you make, take time to do this well before the storm threatens. To withstand the forces of wind associated with severe weather, **REMEMBER your ABC'S:**



ANCHOR YOUR ROOF

If your roof was built before 1994 and is gabled, brace all gable-end framing with horizontal and vertical beams. Also, make sure that there is wood sheathing (planks or plywood) behind the stucco of the triangular gable end walls.

Using a caulking gun, apply a 1/4 inch bead of APA AFG-01 certified wood adhesive along all intersections of the roof deck and roof support element (rafter or truss chord) on both sides of the beam. This technique can increase the wind uplift resistance by up to 3 times, but should not be used if you are going to re-roof in the near future.



BRACE YOUR ENTRY & GARAGE DOORS

Entry doors are easily damaged by high winds. Bolt all doors with foot and head bolts with a minimum one inch bolt throw length.

Garage doors should be able to withstand hurricane wind loads and the impacts of flying debris. If yours does not, replace with a hurricane resistant one. Approximately 80% of residential hurricane wind damage starts with wind entry through garage doors.



COVER YOUR WINDOWS

Protecting your windows is perhaps one of the most important factors in securing your home or office from total destruction in a hurricane or severe storm. Make sure all doors and windows are properly caulked and/or weather stripped. Replace gravel/rock landscaping material with fire treated, shredded bark to reduce damage. Cover all windows and glass doors with securely fastened, impact-resistant shutters or other approved window protection systems with proper mounting fixtures or replace them with impact resistant laminated window and door systems, if feasible. Hint: You don't have to use the same system on every window. Source: www.flash.org.



SAFE ROOM

DO NOT stay in a room which does not have shielded windows/glass doors. Find an interior room – a bathroom, hallway or closet which will help buffer you from the storm's winds. Make sure all family members know where the safe areas are in your home. Be sure to take your disaster supply kit into your safe room when a storm threatens.

BUILDING OR REMODELING?

For tips on how to make your home safer, go online to www.flash.org (Federal Alliance for Safe Homes) or call Toll-Free (877) 221-SAFE (7233). You can also go online to www.mysafeflorida.org.

FOR MOBILE HOME RESIDENTS

- ✓ Anchor mobile homes with tie downs. Inspect tie downs annually.
- ✓ Never stay inside mobile homes to ride out the storm. Always evacuate to a friend or relative's home, hotel or motel or nearby designated storm shelter.

PROTECTING YOUR PROPERTY FROM FLOOD

- ✓ **Anchor and Elevate:** If vulnerable, electrical panel boxes, heat pumps, washers and dryers and water heaters, fuel tanks, etc. should be elevated or relocated to areas less likely to be subjected to flood waters.
- ✓ **Retrofit:** There are things you can do to minimize the flood risk to your home. Options to consider:
 - elevation,
 - flood barriers,
 - dry flood proofing, and
 - wet flood proofing.

For more information, go to www.flash.org.



What to expect after the storm...



As we have learned, after a tropical storm or hurricane strike, you may be without power and many of the services you rely on (water, sewer, phone, cell phone, and businesses). Remember gas stations, supermarkets, restaurants, and government agencies just went through the same storm you did and there will be an interruption in services while repairs are made. Immediate response may not be possible, so everyone must be prepared to be self-reliant.

RE-ENTRY

BE PATIENT. Even though the winds have stopped blowing, you won't be able to return to your home until search and rescue operations are complete and safety hazards, such as downed power lines, are cleared. It may take time for emergency crews to reach your neighborhood.

- ✓ Have valid ID. Access to affected areas will be controlled by security checkpoints. Valid identification with your current local address will be required (current photo ID and a power, water or telephone bill).
- ✓ Avoid driving, especially through water, regardless of depth or speed. Roads will have debris which can puncture your tires!

Once you arrive home

- ✓ Walk around your home from the outside first to survey damage.
- ✓ Enter your home with caution. Open windows and doors to ventilate and dry your home.
- ✓ If you suspect a gas leak, leave immediately and notify the Fire Department.
- ✓ If your home has been flooded, have a qualified licensed electrician inspect the electrical system and appliances before turning the power back on.
- ✓ **Be careful with fire. Do not strike a match until you are sure there are no breaks in gas lines.**
- ✓ Let your out-of-town contact know you are alright.

POST-STORM SAFETY PRECAUTIONS

Use extreme caution. There could be many dangerous situations all around you such as structural, water, electrical or gas leak hazards.

- ✓ Keep grills and generators outdoors in a well-ventilated area. Carbon Monoxide poisoning is a frequent killer after a storm passes.
- ✓ Avoid candles. Use battery-operated flashlights and lanterns instead.
- ✓ Stay tuned to your local radio or television for up-to-date emergency information.
- ✓ Avoid driving and phone use. Keep lanes and lines open for emergency workers.
- ✓ Avoid downed or dangling power lines. Be especially careful when clearing fallen trees.
- ✓ Always supervise children-DO NOT WADE IN FLOOD WATERS.
- ✓ Be aware of snakes, insects, alligators or animals driven to higher ground by floods.
- ✓ Be extremely careful with a chain saw and follow all safety precautions.
- ✓ Call professionals to remove large, uprooted trees, etc. You can become seriously injured trying to remove heavy trees from your property.
- ✓ Always use proper safety equipment such as heavy gloves, safety goggles, heavy boots, light-colored long-sleeve shirts and long pants. Tie back long hair, wear a hat and sunscreen. Drink plenty of fluids, rest and ask for help when you need it.
- ✓ Don't burn trash.

CLEAN-UP & REPAIRS

- ✓ Know what your homeowner's or renter's insurance policy covers and what you will need to submit a claim. You will be required to make temporary repairs to correct safety hazards and minimize further damage. Take photographs of all damage before repairs and keep all receipts.
- ✓ After assessing damage to your home, contact your local building department for information on required building permits. Permits are always required for any kind of demolition or permanent repairs, reconstruction, roofing, filling and other types of site development.

Protect Yourself From Contractor Fraud

- ✓ Hire only licensed contractors. Be cautious of anyone coming to your home uninvited and offering to do home repairs.
- ✓ Obtain a written estimate or contract. Insist on start/completion dates and payment terms in the contract. Do not pay in full before work begins and do not pay the final balance until the work is completed to your satisfaction. NEVER pay with cash.
- ✓ Don't pull the permits for the contractor. If they make this request, it may be an indication they are not properly licensed.

If you suspect a contractor of potential fraud, contact the State of Florida Consumer Fraud hotline at 1-866-966-7226.

GENERATORS

Generators can provide power to your home or business in case of a power outage or shortage. When it comes to selecting a generator, you have a wide variety of features and options to choose from. Prices range from less than \$500 for a small portable generator to more than \$10,000 for an installed stationary generator. Wattage of the generator, as well as number, voltage and amperage of outlets determine which equipment can be powered.

1. Determine the appliance or equipment you want to use.
 2. Determine if a portable or stationary generator is required.
 3. Determine if you will need multiple outlets or multiple types of outlets on your generator.
- ✓ **NEVER** connect a portable generator to building wiring. There is an extreme danger of generator back-feed for the general public (downed wires

etc.) and utility workers. Plug appliances, etc., directly into the generator.

- ✓ Place generator outdoors and away from doors, windows, and vents that could allow carbon monoxide (CO) to come indoors. Exhaust fumes are deadly. If you start to feel sick, dizzy or weak while using a generator, get fresh air right away. DO NOT DELAY.
- ✓ Before refueling your generator, turn it off and let it cool down. Don't forget to check the oil every time you add gas. Keep the generator dry.
- ✓ Conserve fuel by alternating appliances. For example, refrigerators can be kept cool by supplying power eight hours a day.
- ✓ Store fuel safely outside in properly labeled approved storage containers.

Stationary Generators (Whole House) Generators

Stationary generators run off gas utility lines or an LP tank. They automatically supply electrical power to pre-selected circuits that supply a home's lighting, air conditioning, water heater and appliances. They MUST be professionally installed by a licensed electrician.

Planning for special loved ones...



HOME HEALTHCARE & HOMEBOUND PATIENTS

- ✓ Tell your health agency and oxygen company where you will be during a hurricane. Ask them about their plans to provide care.
- ✓ If you are homebound and under the care of a physician, but not a home health agency, contact your physician.
- ✓ If you require respirators or other electric-dependent medical equipment, you should make prior medical arrangements with your physician. You should also register with your local power company.
- ✓ If you evacuate, remember to take medications, written instructions regarding your care, special equipment and bedding with you.
- ✓ **If you will need assistance in an evacuation or need to go to a special needs shelter, please register NOW with your County Emergency Management Agency.**
- ✓ Special needs shelters do not provide hands-on medical care, only medical monitoring. Bring one caregiver with you.
- ✓ If you require hospitalization, you must make prior arrangements through your physician.
- ✓ Please remember that hospitals are NOT shelters. During disasters such as hurricanes, hospitals have a limited number of resources that must be rationed to care for the sick and injured.

ADVICE FOR SENIORS

In Florida, we are particularly vulnerable to severe weather like hurricanes and elders are especially susceptible to their effects. Those who live alone, or are without the support of family or friends, must take special precautions in the event of an emergency situation. People who are frail or disabled (either mentally or physically) may need special assistance from family members, friends or social service agencies.

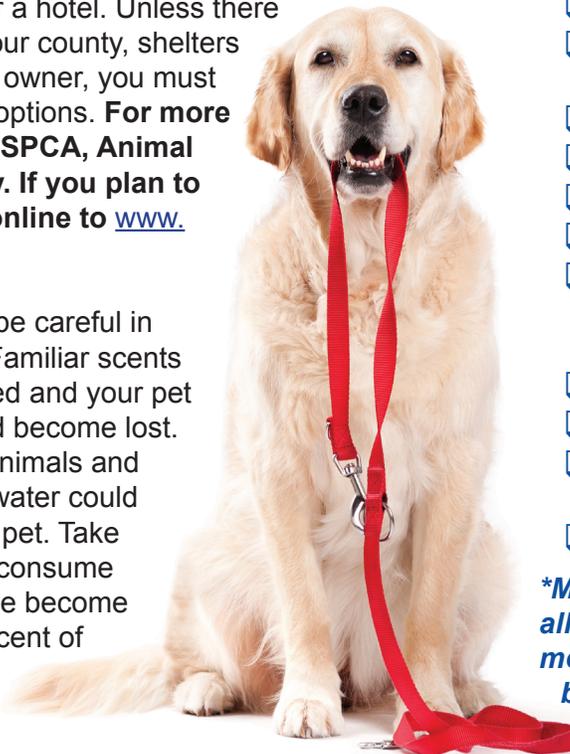
Older adults who are also caregivers may require outside assistance. Excessive stress and anxiety can contribute to increased episodes of illness, particularly for persons with heart disease and other illnesses. If an older adult lives in a nursing home, assisted living facility (ALF) or boarding home, the administrator should be contacted to learn about the disaster plan for that facility.



PLAN FOR YOUR PETS

Don't leave your pet and don't use your pet as an excuse not to evacuate. Don't put yourself, your family and your pet at risk! You are responsible for planning for your pet. If you are ordered to evacuate, take your **Pet Survival Kit** if you go to friends, relatives or a hotel. Unless there are pet-friendly shelters in your county, shelters cannot accept pets. As a pet owner, you must plan ahead. Check out your options. **For more information call your local SPCA, Animal Control or Humane Society. If you plan to go to a hotel or motel, go online to www.petswelcome.com.**

After the storm has passed, be careful in allowing your pet outdoors. Familiar scents and landmarks may be altered and your pet could easily be confused and become lost. Downed power lines, other animals and insects brought in with high water could present real dangers to your pet. Take care not to allow your pet to consume food or water which may have become contaminated. Nearly 80 percent of pets displaced by a storm are never reunited with their owners.



PET SURVIVAL KIT

- Proper ID collar and rabies tag/license*
- Vaccination paperwork
- Carrier or cage (large enough for your pet to move around)
- Leash
- Ample food supply (at least two weeks)
- Water
- Water/food bowls
- Any necessary medication(s)
- Specific care instruction
- Newspapers, cat litter, scoop, plastic trash bags for handling waste
- Proper ID on all belongings
- Photo of you and your pet
- A comfort item such as a favorite toy or blanket
- Non-electric can opener

****Make sure your pets have had all their shots within the past 12 months. Pet-friendly shelters and boarding facilities will require proof of vaccinations.***

A WORD ABOUT INSURANCE

Understanding what is – and is not – covered in your homeowner’s or renter’s insurance policy is a necessity. Take time now to learn about the risks you may face and build confidence that you are properly protected. Read Your Policy. Talk with your Agent. Reviewing your insurance coverage annually is an important step to maintain the level of insurance protection necessary to be able to rebuild your home and replace your personal belongings.

6 STEPS TO PROPER INSURANCE PROTECTION

- 1. Insure your home for its reconstruction cost, not its real estate value.** When real estate prices drop, many people think the amount of insurance coverage should be reduced. However, a home’s real estate value has nothing to do with what it would cost to rebuild it in a post-disaster environment. Another mistake can occur by equating new construction costs to rebuilding costs. There are differences: Costs for reconstruction of an existing home are higher because it includes the cost of demolition and debris removal, challenges in accessing your site, and the absence of economies of scale associated with contractors who have multiple new construction jobs going on at once. Rebuilding a severely damaged home after a major storm is more closely matched to custom building costs.
- 2. If you rent, you need insurance to protect your belongings.** Your landlord has insurance coverage on the building, not your personal property. A renter’s insurance policy offers all the coverage of a standard homeowner’s policy, except for the structure. It will help you replace your belongings if they are damaged in a hurricane or stolen. It also provides liability coverage, which will pay to repair damage that a renter may accidentally cause, such as a kitchen fire. Liability coverage also will defend you and pay any judgments against you for injuries to guests at your place, and it will provide for additional living expenses if you have to live somewhere else while your residence is being restored. Many people underestimate the value of their belongings, so it’s important to do an inventory of your personal property so you know the replacement value of major household items.
- 3. Know your flood risk.** Standard homeowner’s policies do not cover damage from floods, including storm surge from a hurricane. Insurance for flooding and storm surge is available from the National Flood Insurance Program. Information should be available through the agent handling your regular homeowner’s policy, but is also available from the National Flood Insurance Program or by calling 1-888-379-9531. Remember, there is a 30 day waiting period for flood insurance to go into effect. Don’t wait until a storm is threatening.

4. **Set aside funds to pay your hurricane deductible.** Florida homeowner insurance policies have had a hurricane deductible since 2005. Seventeen other states and the District of Columbia have them, too. Hurricane deductibles are separate from deductibles for other types of losses. In most cases, hurricane deductibles are a percentage of the home's insured value. Homes insured for \$100,000 or more have hurricane deductibles starting at 2 percent; homes valued at \$100,000 or less have hurricane deductible starting at \$500. Many homeowners choose hurricane deductibles at much higher levels to reduce the cost of their annual premium – up to 10 percent. High deductibles mean more out-of-pocket costs, so review the Declarations Page of your insurance policy to check this amount.
5. **Get covered for the costs of building code upgrades.** Building codes continually change and code improvements mean safer, stronger homes. If yours is badly damaged, you are required to rebuild it to meet code upgrades. Your insurance company offers supplemental coverage called an Ordinance and Law endorsement, which pays for the increased rebuilding costs necessary to comply with the latest building codes. Talk to your insurance agent or company to determine which level of this additional coverage best suits you.
6. Inventory your home's contents to accurately price coverage and speed the claims process. An up-to-date home inventory helps in two ways: It assures you purchased the right amount of insurance to replace your belongings, and it provides documentation of everything you own to assist your insurer when you file a claim. There is free, secure online home inventory software available from the Insurance Information Institute at www.KnowYourStuff.org. It offers online storage of your information, so you can access it from any location. Remember you can insure your belongings for actual cash value or pay a little more in premium to have full replacement cost coverage. For most people, replacement coverage is a better option when faced with large losses that come with hurricanes.

Acknowledgement: Insurance Information Institute
www.iii.org

Hurricane Evacuation Zones and FEMA Flood Zones are Different.
www.floodsmart.gov



Your Policy Folder



Preparing for a hurricane...

AS THE STORM APPROACHES

- ✓ Listen for weather updates on local stations and on NOAA Weather Radio. Don't trust rumors, and stay tuned to the latest information.
- ✓ REMEMBER: Hurricanes can be unpredictable. There is always potential error in the forecast track from the National Hurricane Center. Don't focus on the exact forecasted track, listen to local officials. **DON'T GAMBLE WITH YOUR LIFE!** (For more information go to www.noaa.gov or www.weather.gov, click on Tampa Bay area.)
- ✓ Check your Disaster Supply Kit. Obtain any needed items.
- ✓ Refill prescriptions. Maintain at least a two-week supply during hurricane season.
- ✓ Clear your yard of lawn furniture, potted plants, bicycles, trash cans and other potential airborne missiles. Leave the swimming pool filled and super-chlorinated. Cover the filtration system.
- ✓ Protect your windows and glass doors with plywood or storm shutters. Brace double entry and garage doors at the top and bottom.
- ✓ If there is a chance flooding could threaten your home, move important items such as electronics, antiques and furniture off the floor.
- ✓ Fill your car's gas tank and check oil, water and tires. Gas pumps won't operate without electricity after a storm passes.
- ✓ Secure your boat early. Drawbridges will be closed to boat traffic after an evacuation order is issued.
- ✓ Get cash. Banks and ATMs won't be in operation without electricity and few stores will be able to accept credit cards or personal checks.
- ✓ Never sweep or blow yard leaves, pine needles, grass clippings or soil into the street or storm water system. This clogs up the stormwater pipes and prevents water from draining.

DISASTER SUPPLY KIT

Here are the most important items for your **Disaster Supply Kit**. Stock up today and store in a water-resistant container. Replenish as necessary.

- Two weeks supply of prescription medicines
- Seven day supply of non-perishable/special dietary foods
- Drinking Water/containers - 1 gal/per person/per day (**minimum 7 days**)
- Flashlights and batteries for each member of the family
- Portable radio and batteries
- First aid book and kit including bandages, antiseptic, tape, compresses, aspirin and aspirin-free pain reliever, anti-diarrhea medication, antacid, and important numbers (i.e. Poison Control Center, Non Emergency Fire and Rescue, and Non-Emergency Sheriff's Office numbers)
- Mosquito repellent & citronella candles
- Fire extinguisher (small canister, ABC type)
- Instant tire sealer
- Whistle and/or distress flag
- Cooler(s)
- Plastic tarp, screening, tools and nails, etc.
- Water purification kit (tablets, chlorine (plain) and iodine)
- Infant necessities (medicine, sterile water, diapers, ready formula, bottles)
- Clean-up supplies (mop, buckets, towels, disinfectant)
- Camera
- Non-electric can opener
- Extra batteries for camera, flashlights, radio, portable TV & lamps, etc.
- Garbage can or bucket with tight-fitting lid and kitty litter (for emergency toilet)
- Plastic trash bags
- Toilet paper, paper towels and pre-moistened towelettes or baby wipes

If you evacuate you also should take:

- Pillows, blankets, sleeping bags or air mattresses
- Extra clothing, shoes, eyeglasses, etc.
- Folding chairs, lawn chairs or cots
- Personal hygiene items (toothbrush, toothpaste, deodorant, etc.)
- Quiet games, books, playing cards and favorite toys for children
- Important papers and irreplaceable keepsakes (driver's license, special medical information, insurance policies and property inventories, photographs)

Precious commodities before & after a storm:

- Cash (With no power, banks may be closed; checks and credit cards unaccepted, and ATMs may not be operational)
- Charcoal, matches, and grill (Do not use indoors)
- Ice
- A corded phone that does not require electricity
- Battery or solar powered charger for cell phones