Batten Down the Hatches

Hurricane season is here. Experts predict a less than 50% chance of a major storm hitting the Texas coast this year.

Hurricanes begin as thunderstorms, taking on their unique qualities over ocean/gulf waters where cold and warm waters mix. They form in summer because that’s when the air temperature is hotter, humidity is higher and cool fronts collide with warm fronts. Most hurricanes form in August, September and October, although the “season” runs from June 1 – November 30.

Hurricanes are so powerful that they can cause damage hundreds of miles from the coastal areas where they make landfall – and bring days of rain as they trek inland. They move like storms as a wall of wind within rotates in a counter-clockwise direction, sometimes spawning surprise tornadoes. In addition to twisters, hurricanes cause damage from storm surge, high winds and heavy rains.

The Truth about Hurricanes

Television coverage often highlights the woes of people who don’t understand (or perhaps don’t know) enough about hurricanes. You see them on their rooftops, in boats and on the street. Here are a few facts you should be well aware of as hurricane season approaches.

- **Leave when the evacuation order is made.** Evacuation orders are issued so people have enough time to get to a shelter or out of the area. Because storm paths change rapidly, you may not have a safe or effective escape route if you wait. Even if you think it all looks calm outside, gather what you need, secure your property and leave.

- **Hurricanes damage more than coastal areas.** Strong winds, heavy rain, tornadoes and inland flooding can spread hundreds of miles and for several days after a storm comes to shore.

- **The storm surge isn’t the deadliest result of a hurricane.** A storm surge is a wall of water pushed ashore as the hurricane moves ashore, more people die from inland flooding and flash floods at rivers and streams due to heavy rains. However, if you live in an area threatened by storm surge (an Evacuation Zone), always be prepared to leave when an evacuation order is made. Large areas of Galveston Island, for example, were submerged by a storm surge during Hurricane Ike in 2008.

- **Covering your windows with plywood WILL help.** Simply taping windows will not protect your property from flying debris. Cover all your windows with 5/8” plywood or special hurricane shutters to limit damage. Do not leave windows open a crack. The best way to protect your home is to keep the wind out.

Damage and Prevention

When you look through the following list, it’s clear just how destructive hurricanes can be. Here are the most common damages attributed to these strong storms and ideas on how to reduce or avoid the risk of the damage happening to you.

**Broken windows and glass doors:** Unprotected glass is vulnerable because of the high winds and debris that blows freely in a storm. Once a window or glass door is broken, your home can sustain greater damage from rain and additional debris.

- Cut sheets of plywood with a minimum of 5/8” to fit all your windows and glass doors and bolt it into place before the storm hits. Important tip: Buy the supplies you’ll need well in advance of storms to ensure that what you need is available. You may consider investing in commercial hurricane shutters.
Roof lifting: Low sloping roofs can actually “take off” like an airplane wing in strong hurricane winds. When the roof and joists blow off, the walls of your house can’t stand.

- Modify existing roofs with metal hurricane straps that tie rafters down to the top wall. If you’re about to build a new house, design it with a steep roof to reduce lift in a strong storm.

Indoor flooding, moisture damage and mold: If heavy rains and rising waters get into your home, the moisture can cause more than just physical damage to your walls, carpeting and possessions. Mold can develop from the moisture that permeates the wood, drywall and insulation, causing an unhealthy situation.

- Be sure your gutters are clear, in good working order and that downspouts draw water away from your home’s foundation. Also try to eliminate low spots around your foundation and ensure you’ve got good drainage to areas that move water away from doors. To keep water from seeping into your attic and eaves, install baffled vents and extend your fascia boards to the underside of the soffit.

Damage from landscaping and projectiles: Weak trees, dead limbs, gravel, BBQ grills, patio furniture, pool equipment and left outdoors can become dangerous missiles during a hurricane.

- Install wind-resistant landscape plants if you live in a hurricane-prone area and trim all your trees regularly to reduce the risk of branches blowing down. Bring outdoor furniture and other items inside when there’s a threat of a storm or secure them very well outside.

Roof damage: Your roof takes the brunt of the storm, constantly under attack from wind, rain and debris. Turbines may not survive the onslaught, leaving a gaping hole in your roof. Plus, the side walls of your roof, the gables, will also have to withstand the winds and debris.

- Newer shingles are designed to be impact- and wind-resistant, but if you have an older home, inspect (or have a professional inspect) your shingles to ensure they’re secure.
- When the season begins, buy caps for your roof turbines. Then, when a storm approaches, simply replace the turbines with the caps and you’re likely to keep water out.
- Look in your attic to be sure your gables are adequately braced. If not, consider hiring a professional contractor to place an X pattern of 2X4s for extra strength.

Blown-off siding: Aluminum siding is especially susceptible to hurricane force winds.

- Inspect, repair and properly secure your siding well before the threat of storms.

Spoiled food, destroyed personal items, ruined appliances: During large storms, power often goes out and may not come back on for days, spoiling all refrigerated and frozen food. Personal belongings may be soaked with rain and mud, and appliances could be damaged by water and power surges.

- You may be able to save some of your food by turning your refrigerator and freezer to the coolest settings during the days prior to a storm.
- Move personal items to the top levels of your home and raise others off the floor to avoid flood waters. Take as many valuables and important documents as possible with you if you evacuate. If you stay in your home during the storm, place them in a waterproof container. Many people consider their dishwasher one of the safest places to store important items during a storm.
- Lift air conditioners and other appliances off the ground if possible. Unplug all appliances during the storm to prevent shorts and power surge damage.

Flattened outbuildings, carports and porches: The least sturdiest structures are the most apt to become airborne and damaged by high winds, making them dangerous projectiles during the height of the storm.

- Reinforce the foundations and moorings on all outbuildings and porches, ensuring they’re securely attached to your home or the ground.
Fire damage: Fires are often caused by shorts from downed wires and water seeping into outlets and electrical equipment. Add the element of wind, and fires can quickly get out of control.

- Unplug all the electrical equipment in your home during a storm and be sure no water has gotten into your outlets when the storm is over. If you’re building a new home, consider placing all electrical outlets at least 12” above the floor.

Be Prepared for an Emergency
Review this checklist, based on one developed by the Texas Department of Public Safety, before a hurricane threatens your area. Keep your emergency supplies at hand, in easy-to-grab containers stored in an easy-to-reach place. Check the contents at the start of hurricane season, then again at the end of the season or after every storm.

- First-aid kit, prescription medications, eyeglasses, copies of prescriptions, other special medical items, hearing aids and batteries
- Important documents and records, photo IDs, proof of residence, information on how to reach Germania Claims
- Credit cards and cash (if power is out, banks and ATMs may not be available)
- Battery-operated radio, NOAA Weather Radio and extra batteries
- Phone numbers of family, friends and other important phone numbers
- Road maps, a travel plan, hotel reservations, list of places between your town and your destination to stop if the highways are clogged
- Three-day supply of non-perishable food, one gallon of bottled water per person per day, coolers for storing food and ice, paper plates and utensils
- Manual can opener, knife, basic tools, booster cables, fire extinguisher, duct tape, tarp, rope, flashlight with extra batteries
- Extra keys to your home, car, boat
- Blankets, pillows, and sleeping bags for each person, several changes of clothes, toys for children
- Supplies for babies, the elderly and family members with special health care needs
- Toilet paper, cleanup supplies, personal hygiene products
- Leash, food, cleaning supplies and veterinary records for pets

Remain Safe and Well Informed
During a storm, remember to check GermanialInsurance.com and our Germania Insurance Facebook page for the most up-to-date news on weather conditions. Remember, hurricanes are unpredictable, and even computer models can be wrong. Listen to national and local media outlets for instructions from officials about evacuation, and take immediate action when you are asked to leave.

You can track storms online at the National Weather Service National Hurricane Center's site, www.nhc.noaa.gov.

For updates on current travel conditions and updates on evacuation routes, visit the Texas Department of Transportation.