Preparing for the Storm - Be Wise & Be Safe!

Carina Franca posted on June 17, 2013 08:00



Hurricane season in the northern hemisphere, which runs from June through November annually, has arrived. According to the National Oceanic and Atmospheric Administration's (NOAA) Climate Prediction Center, during the 2013 season there is a 70 percent likelihood of 13 to 20 named storms in the Atlantic. Seven to 11 of these may become hurricanes, with three to six may developing into Category 3, 4, or 5 hurricanes. "This year, oceanic and atmospheric conditions in the Atlantic basin are expected to produce more and stronger hurricanes," said Gerry Bell, Ph.D., lead seasonal hurricane forecaster with NOAA's Climate Prediction Center.

Have you prepared your facilities for these storms? Unlike a tornado that can form within minutes and strikes in a narrow path; hurricanes and typhoons take weeks to gain strength over the ocean. When they make landfall they can cause significant damage over wide geographic areas. This difference allows more time to prepare before a hurricane strikes and evacuate the area of greatest danger.

EARLY STORM SEASON PREPARATIONS

Now is the time to make preparations before the frequency of these storms increases in late August through early October. Hurricanes can happen at any time during the season and can strike with devastating force anywhere across the Caribbean islands up the Atlantic and Gulf coast from Mexico to Northeastern Canada. We witnessed the power of a late season storm in October 2012 as Hurricane Sandy caused major damage to property from the

Carolinas to Maine. The lesson for us—the earlier you begin preparing your facilities the easier it will be when the warning sounds.

- Inspect all roofs on buildings. Is your roof in good repair and being properly maintained? Now is the time to make the necessary repairs to loose or blistered roofing materials and properly repair all leaking areas. For roofs over 15 to 20 years old consider replacement with new materials to current hurricane standards.
- Check the condition of roofing materials: replace loose or damaged shingles with appropriated hurricane rated
 materials and fasteners. Have the roof trusses been secured to walls with hurricane roofing straps, if not consider
 having your roof retrofitted using a qualified licensed roofing contractor.
- Check the flashing around chimneys, gutters, downspouts, and HVAC units. Check to be sure all protrusions through the roof, e.g. vent pipes, antennas etc., have been properly sealed. Often a storm will not cause a direct hit with hurricane force winds. However, your building can be significantly damaged as the result of the heavy rainfall that occurs in a very short period of time.
- Inspect all exterior siding on walls made of non-block or concrete materials, plus the windows and doors on your buildings. If there are loose boards, aluminum or other types of metal siding be sure it is securely fastened using hurricane rated fasteners. Inspect for areas of rotted wood which may have lost its structural integrity and make the necessary repairs. Check to see if all windows and doors close and latch properly with strong weather proofing intact. In some areas your buildings may have storm shutters to cover windows and doors. Make sure they are working and in good repair.
- Trim branches of surrounding trees away from buildings. Branches touching roofs or gutters can cause serious
 damage during a storm. Prune them back as needed. Also, evaluate if heavy or dead tree branches need to be
 pruned or thinned as part of your landscape maintenance. Use the services of a professional arborist to assist
 you in making these assessments.
- Clear gutters and downspouts of all debris. Be sure they are securely fastened to the building. This will allow for
 a free flow of rainwater into the storm drain. If soil erosion has occurred at the base of a downspout not directly
 attached to a storm drain, you may need to add an extension to carry the runoff water away from the building's
 foundation.
- Stock up and replenish your hurricane emergency supplies. In hurricane prone areas be sure you have plywood
 or other materials to board up windows and doors. Have you checked the batteries in all emergency lighting?
 Portable generators should be serviced so they will be ready if needed. Fuel for generators should be kept in ULrated containers and stored appropriately away from furnaces, electrical panels, and hot water heaters in wellventilated storage areas or in fire-resistant cabinets.
- Take a video inventory of every room and area in your facility. Include pictures of high valued audio-visual equipment or musical instruments. Record the make, model, serial number, and year acquired of these items. List them on a spreadsheet. Make multiple electronic copies of the video inventory, any specific pictures, and high valued items spreadsheets. Retain one copy at the office and give copies to key leaders to hold off-site for safekeeping. This information can save you significant time and effort if you need to file an insurance claim after the storm.
- Review your Emergency Safety Plan and determine in what situations services will be cancelled at your church
 or school. Assign individuals who will check the facility both before and after the storm strikes to be sure all things
 are prepared and assess for any damages afterwards.

AS THE STORM CLOUDS GATHER

Various national weather services have become very good at plotting the potential storm track of hurricanes as they make their way across the ocean. Storm trackers provide real-time information on the storm's strength, which allows

weather services and governmental agencies time to provide advance warnings and order evacuations often days before a storm makes landfall. In most cases you will have 2-3 days advance warning, which allows time to make the final preparations of securing your buildings.

- Assign specific individuals who will monitor the weather forecasts throughout the hurricane season. Be prepared
 to take immediate action to secure your buildings and have a team trained on what to do and ready to respond.
- If a hurricane is approaching your area, minimize potential damage by taking the following actions:
- **a)** Take down TV antennas, satellite dishes, or other items that can be easily be damaged by high winds or heavy rains.
- **b)** Remove outdoor equipment e.g. playground items, portable signs, tables, chairs, or other items and secure them inside the building. Remove valuable equipment from basement areas or rooms prone to flooding and store in a safer location or remove from the premises to higher ground.
 - c) Make a final inspection of the building's roof and siding and secure any loose materials the best you can.
- **d)** Close storm shutters or board up windows and doorways. Place sandbags around doorways or windowsills that may be prone to flooding or possible storm surge.
- Purchase adequate supplies of fuel and other emergency items as needed for generators or other types of power equipment.

WHEN THE WARNING SOUNDS

Storm warnings are provided by governmental agencies in differing increments as a hurricane develops and starts to move towards land. As these storms intensify they change from a tropical depression, into a named tropical storm, and finally a hurricane, which means the storm has achieved sustained winds in excess of 74 MPH. Storm watches and warnings are issued for specific geographical areas by the weather service. You need to know the difference in how to recognize the various types of storm warnings. Helpful information can be found at: http://www.ready.gov/hurricanes.

When a hurricane warning is issued for your area it is time to take immediate action:

- Activate your emergency plan and cancel any upcoming services or programs
- Be sure all final preparations have been completed to secure your building
- Comply with all evacuation orders given by governmental agencies
- Do not take unnecessary risks by riding out the storm or trying to secure your building during the storm
- Do not attempt to return to assess damages until after the all clear is given and you can return safely to your building
- Respect restricted disaster zones and allow first responders the time and space to do their job

BE WISE AND SAFE

Scripture reminds us that the wise man builds his house upon a rock foundation (Matthew 24:7). We cannot change where Adventist churches and schools have been located or move them to higher ground out of the storm's path.

However, we can be wise by taking prudent steps now in making preparation for the upcoming storm season. We may be powerless to stop the storm, but providing proper maintenance of your buildings and taking preventative actions before a storm strikes can minimize damage. These actions are part of a stewardship ministry that will help to protect your property and minimize loss. In the event your property is damaged, Adventist Risk Management is here to be of assistance. Please report any storm damage claims as soon as possible. You can reach a claims specialist at any time by calling toll-free (888) 951-4276. This is a 24/7 service and help will be on its way.

Adventist Risk Management asks that you always make wise decisions concerning the safety of your congregation, students, and yourself. There is no church or school property that cannot be rebuilt, repaired, or replaced after the storm. Many a storm victim has needlessly been injured or tragically killed as they attempted to ride out the storm. Heed all storm warnings and take them seriously. If an evacuation order is given for your area, immediately comply with governmental authorities and leave the area to take shelter on high and solid ground. Your life is too important to be placed needlessly in jeopardy. Remember you are irreplaceable. No amount of insurance dollars has ever restored a human life. So be WISE and be SAFE and you will be PREPARED for the storm!



By **Arthur F. Blinci**, VP Chief Risk Management Officer at Adventist Risk Management[®], Inc.

References:

[1] NOAA: More and Stronger Atlantic Hurricanes in 2013, Property Casualty 360, http://www.propertycasualty360.com/2013/05/28/noaa-more-and-stronger-atlantic-hurricanes-in-2013?eNL=51a4de51150ba01a040002eb&utm_source=PC360NewsFlash&utm_medium=eNL&utm_campaign=PC3 60 eNLs&t=loss-control& LID=136518641