

What to do before the storm

Meteorologist: People should stock up on canned food, bottled water

September 21, 2005

THOMAS DOYLE - Victoria Advocate

People and businesses need to begin preparing now for the possible arrival of Hurricane Rita, according to the National Weather Service.

Hurricane Rita poses a threat to the Texas coast ranging from Brownsville to Beaumont, so people in those areas need to be making preparations for the storm now, said Walt Zaleski, warning coordination meteorologist at the National Weather Service's Southern Region Headquarters in Fort Worth.

People should secure needed supplies of bottled water, canned food and flashlights, he said. Candles can be dangerous in the event of a gas leak, so flashlights are preferred, he said.

A portable radio, such as a crank-powered radio available at most big-box retailers, is also handy, he said.

Residents in the possible strike zone should put their insurance papers in order and keep them protected, he said. One trick is to put papers in a plastic freezer bag with a zipper seal, he said.

"Unfortunately, there's not a lot you can do to change policies at this point," said Bob Gonzalez, a spokesman with the Texas Department of Insurance.

In the event of evacuation, at a minimum people should have their insurance policy number and insurance agent's name and phone number with them, Gonzales said.

Residents should take pictures or videos of each room of the house to ease in processing a claim with an insurance company, Gonzalez said. People in the path can also make a list of all their major possessions including serial numbers, he said. Such a list should be kept in a safe place, outside of the home that could be damaged, he said.

When it comes to the exterior of a home, prevention is the best option, the experts said.

"Protect your property as much as possible. You want to mitigate damage, that's the best way possible to deal with these storms," Gonzalez said. "In general you want to protect any exterior openings into your home: doors, windows, garage doors."

In addition, trees should be trimmed back, and exterior gutters should be cleaned to prevent water from backing up into the attic of a house, Zaleski said.

"Anything that could become a projectile in your yard should be brought inside or tethered down," Gonzalez said. That includes furniture, yard tools and toys, he said.

People should also add trips to the pharmacy and bank to their pre-hurricane shopping lists, Zaleski said.

People with prescription medication should acquire enough of a supply for a while, since severe storm damage could make getting additional medication difficult, Zaleski said.

Residents should also make sure they have enough cash to live on for a while, since ATM machines won't work if electricity is knocked out.

Now is also the time to make plans on where to go if evacuation should become necessary, Zaleski said.

Contact information for all family members should be gathered and given to all household members. A copy should be given to family living outside the storm area so someone can check on those in the path of the storm in the aftermath.

Planning should also include what to do with family pets both in the event of riding out the storm, or in the event of evacuation, he said.

Businesses

Many of the steps to secure a business are similar to the steps in securing a household, according to the experts at the Small Business Development Center at the University of Houston-Victoria.

"For a business, securing your records is paramount," said Carole Parks, director of the SBDC. "That's the very first thing you should do because that is your business."

Backup records should be kept at a secure location away from the site of a business' main operating site, she said. If evacuation becomes necessary, business owners should take copies of records with them when they flee, especially if those records are in an electronic format, she said.

Office areas should also be secured much like a house, she said.

"The very bottom drawer is not for essential records," Parks said. Such records should be stored in upper drawers in case of flooding. Filing cabinets should be covered with plastic, she said.

Office equipment should be unplugged, placed up on tables, and covered in plastic, she said.

If a business has inventory, it should be secured as well as possible, said Jill Hodde, a business development specialist with the SBDC. A business could be held liable for damages caused by an unsecured piece of property.

Inventory, business equipment and other assets should be photographed and documented in the same way one would document personal property in a house, she said.

A business owner or manager should review the company's insurance policy to see what is and isn't covered, advised Keith Mudd, associate director of the SBDC.

Businesses should also have a plan for employees to maintain contact after the storm, Parks said.

One way is to distribute a small laminated card to employees with all relevant phone numbers, Parks said. Employees should also know who to contact after the storm.

An enterprise should also have a contingency plan for restoring normal operations, she said, including an alternate physical site and a plan to begin doing business as quickly as possible.

Finally, a business should make accommodations in its disaster planning to allow employees time to secure their personal assets, Parks said.

The more time a business has, the more flexibility in planning a business possesses, Mudd said.

"Don't wait until the last minute," he cautioned.

• **Thomas Doyle is a business reporter with the Advocate. Contact him at 361-580-6511 or at tdoyle@vicad.com.**