

How to Prepare For a Hurricane and Other Natural Disasters

Kiplinger

It's natural to worry about the effect of wildfires, floods and other natural disasters on your home. Get ready for whatever might come your way.

As a resident of storm-prone central Florida for close to 40 years, Rich Franco is prepared for pretty much anything Mother Nature throws his way. He has two generators at the ready, one with 5,500 kilowatts of power and a second with 9,500. He keeps important papers and family photos in plastic bins, and valuable artwork is earmarked for a protected closet, along with hard drives and his desktop. As for Franco's lawn, it may not be flood-proofed, but it's close, thanks to a drainage trench he dug in 2004 after four hurricanes hit the Sunshine State in just six weeks.

"It was one of the most depressing times of my life," says the 74-year-old, who spent 10 days in a dark house without power as temperatures outside soared past 80 degrees. During the day, he picked up branches and drove around looking for ice, at night, he slept on his porch. Franco says the experience was bad enough when he was 55, but today, it's one he can't imagine repeating. "That stress, you don't want it, especially as a senior. When you're younger, you're oblivious to the potential. You think if it's bad, I'll get out. By being prepared, instead of being 100% stressed, I'm 50-60% stressed."

How to prepare for a hurricane, or other natural disasters — a checklist
How do you get ready for a natural disaster? Prepare. Prepare. Prepare.

The good news is that catastrophes can be averted. "Adaptation doesn't have to be fear-based," says David Azevedo, associate state director, of AARP California([opens in new tab](#)). Start now with a plan that you can implement gradually. The AARP, Federal Emergency Management Agency (FEMA), Centers for Disease Control and Prevention (CDC), Ready.gov, the Red Cross, as well as many others, offer detailed checklists of how to prepare for disasters and weather-related emergencies.

- Arrange for a place to meet family and friends and pets.
- Know how you will communicate, where you will go and practice that escape plan.
- Put together a document with emergency contacts, a list of physicians, any special needs or limitations you have, and insurance information.
- Pack a seven-day supply of medications and food and seven days' worth of cash.
- Prepare a "Go Bag" with important papers in waterproof containers, a flashlight, batteries, a first aid kit, canned foods and a can opener, an NOAA weather radio and water, among other items.

Some places are more prone to specific types of calamities than others — wildfires in the West, and hurricanes on the Gulf Coast, for example. Here are some specific items that might be more relevant to take note of, depending on where you live:

How to prepare for a hurricane

- Know the difference between a hurricane watch — typically announced 48 hours ahead of tropical-force winds — and a hurricane warning, which is more serious.
- Put outdoor furniture and lawn items into storage.
- Move your furniture and valuables to high floors.
- Fill plastic bottles, bathtubs, and sinks with clean water.
- Fill your car's gas tank.
- Clear rain gutters.
- Use storm shutters or nail pieces of plywood to the outside window frames.
- Be ready to turn off your power.
- Stay away from windows.

How to prepare for wildfires

- Make sure you have the right number of smoke alarms for your house. Test them monthly and replace the batteries annually.
- Make sure your roof has a Class A rating for fire resistance.
- Clear items from your lawn that are potentially flammable.
- Store flammable materials in safe containers away from the house.
- Use fire-resistant materials for repairs.

- To make your house more visible in the smoke, turn on outside lights and leave a light on in every room.
- Wear an N95 mask to protect your lungs.
- Stop, drop and roll if your clothing or a family member's clothing catches fire.

How to prepare for tornadoes and twisters

- Remove heavy items stored on high shelves and make sure any toxic substances are stored safely.
- Know the difference between a tornado watch — which means a tornado is possible, and a tornado warning — which means the twister is already underway or will be soon. Know your area's warning sirens for each.
- Designate an area of your home as a shelter, preferably an underground or windowless room. Keep blankets handy to shield yourself.
- If you live in a mobile home, be sure you have a place you can evacuate to.
- If you are in a car when the tornado is approaching, do not try to drive away. Get out of the vehicle and take shelter in a nearby building.
- If there isn't time to get to a building, get out of the car and find a ditch or low area away from the car.

Older Americans could be at particular risk since they tend to retire to coastal areas which are vulnerable to flooding and to the rural West, which is plagued by wildfires. During 2018's Camp Fire — the most destructive in California's history — the [average age of the 85 people who died was 72](#)(opens in new tab). The victims of [Hurricane Ian](#), which shredded many of Florida's beachfront towns in 2022, were [overwhelmingly 60 or older](#)(opens in new tab). With more chronic illnesses and mobility issues, seniors can also find it more physically and emotionally challenging to evacuate ahead of or during an emergency. Many seniors live alone and worry for their safety whether they choose to leave, or stay behind, but feel they have little choice in the matter given their health issues.

And yet many retirees and non-retirees drag their feet when it comes to preparing for the worst. Only 40% of adults between the ages of 50 and 80 have spoken with family members or a friend about an evacuation plan, a little over half have a seven-day supply of food and water, and fewer than half have signed up to receive local emergency news, according to the most recent National Poll on Healthy Aging,(opens in new tab) from the University of Michigan. "There is a tendency to want to live normally

as much as possible,” says Azevedo. “Disaster is not comfortable.”

Consider natural disaster insurance

It is important that you have the homeowners insurance you need, and that you review your policy with your agent so you understand what your policy does and doesn't include.

Depending on where you live, consider separate or enhanced policies that cover different emergencies. Flood and earthquake policies are always separate from standard homeowners insurance. Learn more about flood insurance on FEMA's Floodsmart([opens in new tab](#)) website and the California Department of Insurance has more information on earthquake insurance([opens in new tab](#)).

You might be able to minimize claims and get a discount on your insurance if you make upgrades that improve your house's defenses against disasters. If there are upgrades that will make your house safer, such as permanent storm shutters, make them as soon as possible.

For people who can't afford policies with all the bells and whistles, there are a few strategies to bring down the cost, says Amy Bach, the executive director of United Policyholders([opens in new tab](#)), an advocacy group that helps consumers settle homeowner-policy claims.

- Reduce your contents coverage: this insures personal items such as jewelry, art, and computers.
- Trim coverage for structures you can live without, such as a covered garage or tool shed.
- Consider an “actual cash value” policy, rather than the standard “replacement cost” policy, if money is very tight, Bach says. In an actual cash value policy, an insurer covers only the depreciated value of your home or belongings. It's far from optimum, warns Bach, though better than no policy at all.

You might also want to brace yourself for negotiating with your insurer in the disaster's aftermath. It is not uncommon for an insurance claims adjuster to say the cost to repair is X and your contractor says it's 3X, says Bach.

If that happens, start by trying to solve the issue yourself, she advises, noting that her organization will provide free guidance. Get an estimate in writing of the reasonable cost of repair from a professional and use that to make your argument. Option two is to go to your state's department of insurance, which will have a consumer division to assist you without a charge. Alternatively, if you have the means, you can

hire a professional to take over the fight for you. A reputable public adjuster will charge about 7% to 10% of what they recover, but will also know how to navigate the system. Lawyers should be the choice of last resort, says Bach. “They don’t speak construction, and as soon as you hire one, the insurer will lawyer up as well.”

Finally, for maximum peace of mind, invest in your neighbors, says Jeff Johnson, the AARP’s Florida state director. In storm after storm, people with social capital do better than those that don’t, regardless of race, age, or income level, says Johnson. “If you retire to Florida, don’t just be here on permanent vacation,” says Johnson. “Become a Floridian. Get to know your neighbors. They could save your life.”