

Make plans now to protect your family

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Your hurricane plan should be detailed and cover not just what to do now, but also what to do as the storm threatens and as it hits -- and what you should do afterward, when you could be on your own without help for weeks.

Your main objective, of course, is to make sure you and your family are as safe as possible. Your second aim should be to protect your property.

Here are some things to consider:

Get the whole family involved

It's essential that everyone knows early on what the plan is, and what each person's role is.

Decide where you want to be during a hurricane

This may be the toughest decision to make, so make it early.

Authorities recommend you prepare well and stay home if you are not in an evacuation zone. If you decide to go to a shelter, a friend's house or a hotel, don't go too far away or else you'll risk getting trapped on grid-locked roadways.

You can get out of town, but unless you do it early, it may pose so many problems that home or a local shelter may be a better alternative.

Study all the choices and decide -- now -- which is best for you and your family. Then be specific in your planning.

Have backup plans for shelter

If you plan to prepare your home and stay there, have a place to go in case there's a problem you didn't foresee.

If you're going to an emergency shelter, know which one you're supposed to go to -- and know where two others are, for backup. If you're leaving town, have locations in mind.

Decide what to do if your family gets separated

Have a designated meeting place, and a backup.

Tell others about your plan

Tell at least two family members who live outside your area what you're going to do in case of a hurricane. If you're staying put, let them know and try to communicate with them afterward. If you're leaving town, tell them where you're going. If you change plans, let them know.

Involve all members of the family

Involve everyone in the family, especially the children, in your preparations. Each family member should have responsibilities so that work is shared and nothing is overlooked. You're all in this together.

Make preparations for children

Decide now who picks them up from school during a storm threat if both parents work. Start helping them now to deal with any fears: Explain what a hurricane is, what it can do, and what preparations your family is making to contend with one.

Prepare for those with special needs

Make arrangements right away for family members who are elderly or who have special needs. Remember that if someone depends on electrical life-support, there probably will be no power after a storm. Contact your local Emergency Management Office for details.

Find out if you'll have to work

If your job requires you to work during a storm, make sure that when the hurricane hits at least one parent or adult relative will be at home (or in the shelter) with the children or adults with special needs.

Government agencies can require some people, such as bus drivers and police officers, to work through a storm. If you're in that category, ask your bosses early on to excuse you from work to tend to your family when a storm threatens. If you can't be excused from work, make other arrangements for your family's care. Some companies and government agencies allow emergency workers to bring their families to the job for shelter. Find out now.

Have some emergency cash put away

A hurricane will disrupt banking schedules. Automated teller machines and credit cards, in a world without electricity, will not work or will run out of cash. Don't charge your credit cards to the limit; you may need them to get more cash after the storm.

Buy supplies early

Planning is key to avoiding price gougers who appear after calamity strikes. Buy as many supplies as you can, especially big-ticket items like generators, before a hurricane threatens and demand skyrockets.