



THE COMMONWEALTH OF MASSACHUSETTS
EXECUTIVE OFFICE OF PUBLIC SAFETY AND SECURITY



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FOR IMMEDIATE RELEASE
August 8, 2016

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MEMA OFFERS TIPS TO PROTECT YOUR PROPERTY FROM HURRICANES
Important Information for Homeowners and Boat Owners

FRAMINGHAM, MA - Throughout this year's Atlantic Hurricane Season, the Massachusetts Emergency Management Agency (MEMA) is reminding homeowners of steps they can take to protect their property from the strong winds, damaging rains, and flooding that hurricanes or tropical storms can bring to New England.

"There are steps we all can take to make our homes and property more storm resistant," said MEMA Director Kurt Schwartz. "Early planning and pre-storm preparation can reduce injuries and the extent of property damage from tropical storms and hurricanes."

Developing a plan to protect your property during a tropical storm or hurricane starts with understanding the hurricane risks for your area. If you reside in or near a coastal community, determine whether your home is in a designated hurricane evacuation zone by using the 'Know Your Evacuation Zone' interactive map which is located on MEMA's website at <http://www.mass.gov/eopss/agencies/mema/emergencies/hurricanes/hurricane-evacuation-zones.html>. Additionally, contact your municipal emergency management agency or other local officials to learn about the risks of hurricane-related coastal flooding and wind damage in your community.

If your home is at risk of flooding, whether from coastal storm surge or inland flooding from heavy rains associated with tropical storms or hurricanes, visit www.floodsmart.gov or call 1-888-379-9531 to learn more about flood risks, flood maps, flood zones, and flood insurance. Consider buying flood insurance, even if your property is not in a flood zone. Flood damage is not usually covered by homeowners insurance.

Homeowners in coastal communities can learn how to prepare their homes for hurricanes and other coastal hazards by reading the [MA Homeowner's Handbook to Prepare for Coastal Hazards](http://www.mass.gov/eopss/docs/mema/homeowners-handbook-to-prepare-for-coastal-hazards.pdf) which is located on MEMA's website at <http://www.mass.gov/eopss/docs/mema/homeowners-handbook-to-prepare-for-coastal-hazards.pdf>.

Homeowners should consider taking the following steps to prepare their property for the next tropical storm or hurricane:

- For insurance purposes, make a record of your personal property. Take photos or videos of the interior and exterior of your home and of your personal belongings. Keep an itemized list of your furniture, clothing and valuables to assist insurance adjusters in case you need to file a claim.

- Protect your insurance policies and other important documents in a secure place like a safe deposit box or a watertight box. Many people back up important documents online.
- Keep trees and shrubbery around your home trimmed. Remove diseased or damaged tree limbs that could be blown down, causing damage, during a storm.
- Clear clogged rain gutters. Hurricanes and tropical storms often bring torrential rain. Providing clear drainage will help prevent misdirected flooding.
- Make sure storage sheds, children's playhouses and other outside structures are securely anchored, either to a permanent foundation or with straps and ground anchors.
- Make temporary plywood covers to protect windows and sliding doors. Drill holes for screws or lag bolts in each cover and around each window. To save time, use a numbering or lettering system that shows which cover goes with which window. Store the mounting screws or lag bolts with the covers in a place where they are readily accessible. Taping of windows does not prevent them from breaking.
- Make a list of outdoor items to bring inside in case of a storm, such as lawn furniture, trash barrels, hanging plants, toys, and awnings. A list will help you more quickly identify anything that can be broken or picked up by strong winds and used as a projectile.
- Learn where gas pilots and water mains are located and how to safely shut off all utilities.
- Consider installing a generator in case of a power outage, and remember that generators must be used outdoors in well-ventilated areas.
- Lock doors and windows during a storm to ensure that they are closed tight to help protect against strong winds and rain.

The storm surge, high winds, and heavy rainfall associated with tropical storms and hurricanes also pose a significant risk to boats, docks and marine infrastructure along the coast. Boat owners in Massachusetts are reminded that preparing for the next storm will reduce damage to their vessels, docks and other marine infrastructure and may reduce the risk of legal liability for damages their boats may cause.

- Monitor the latest weather forecast for your boating area from local and national weather services.
- Decide what you will do with your boat in a storm including where and when you will move it.
- Make a record of your personal property by taking photos or videos of your boat and all valuable items in and on your boat. Store these records in a safe place.
- Review the boat's insurance policy to determine your coverage and liability.
- Keep important paperwork in a secure place away from the boat. This can include insurance policies, boat registrations, a recent photograph and description of the vessel, gear inventory, marina or storage lease agreements, and important telephone numbers.
- Discuss storm plans with your harbormaster or local marina to learn about procedures and resources before a storm approaches.
- Boat owners should remove their vessels from the water before a storm, if possible. Move the boat away from areas that may have storm surge.
- Double-up all dock lines and chains, and ensure they are long enough to compensate for elevated sea levels.
- Make the vessel as watertight as possible. Use duct tape and plugs to seal hatches, ports, windows, doors, and vents.
- Remove all electronics, valuables, and other non-essential items. When a tropical storm or hurricane is forecast, remove detachable items such as canvas, sails, cushions, fishing rigging, radios, and antennae.
- Lash down everything that cannot be removed, including booms, tillers, and wheels.
- Deflate dinghies and store them (with their outboard motors) off of the boat.
- Help other boaters secure their vessels. It only takes one poorly tied boat in a marina to destroy an entire dock.
- If a boat is on a trailer, lash it securely. Use tie-downs to anchor the trailer to the ground, let the air out of the tires, and weigh down the frame.

- Do **not** stay on your boat during a storm! The financial and sentimental value of the craft is not worth risking a life.

For additional information about MEMA and Hurricane Preparedness, go to www.mass.gov/mema.

MEMA is the state agency charged with ensuring the state is prepared to withstand, respond to, and recover from all types of emergencies and disasters, including natural hazards, accidents, deliberate attacks, and technological and infrastructure failures. MEMA's staff of professional planners, communications specialists and operations and support personnel is committed to an all hazards approach to emergency management. By building and sustaining effective partnerships with federal, state and local government agencies, and with the private sector - individuals, families, non-profits and businesses - MEMA ensures the Commonwealth's ability to rapidly recover from large and small disasters by assessing and mitigating threats and hazards, enhancing preparedness, ensuring effective response, and strengthening our capacity to rebuild and recover.

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