

## **Protect your home and family**

es, it's that time again! Summer and Hurricane Season in Florida. We are likely to face hurricanes, as well as tropical storms with high winds and large amounts of rain.

One of the best investments you can make is to have hurricane shutters installed on your windows. They are essential protection for your home, yourself and your family. Also, having hurricane shutters may qualify you to receive reductions on your insurance premiums, and will greatly reduce chances of damage to your home.

The diagram (Fig. 1) shows how easily a window cracked or broken by flying debris, can cause massive destruction and even the collapse of your home.



hurricanes, homes may be damaged or destroyed by high winds. Debris flying through the air can break windows and doors, allowing high winds inside your home. If even one window or door is compromised, wind can increase the uplift forces on the roof and literally blast it off of your house!

There are plenty of different styles of hurricane shutters available to fit both cost and aesthetic needs for all homeowners. For the best quality protection, you'll want to look for impact-resistant ratings and test standards.

Here are some of the different types of hurricane shutters available:

#### Rolling Shutters

They simply roll up when the weather is nice and roll down when a storm is expected. They can also provide your home with additional insulation and privacy without sacrificing aesthetics.



#### **Bahama Shutters**

These are easy to extend the arms and open up the shutter during nice weather and they also provide shade. They are called Bahama or Bermuda shutters, because of their popularity in tropical areas.

#### **Accordion Shutters**

These hurricane shutters are manually unfolded accordion-style and then locked into place. Accordion shutters are usually more affordable than ones that roll up and down. They're also great for large windows or sliding doors.

#### **Hurricane Panels**

If you don't have time to have permanent shutters installed before a storm hits, then these temporary storm panels are your best bet. You may also need to purchase additional hardware to mount them.

These are some of the most affordable and easiest ways to protect your windows, your home and your family. With hurricane shutters, you will be much less likely to have wind and water damage in your home, and when a storm strikes, you'll be ready!

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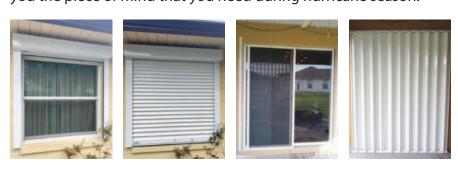
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## Storm season fraud: Avoid being a victim

By Brian McBride For the News-Gazette

With the Florida hurricane season in full swing, state and federal officials are warning residents about fraudulent activity that might blow in after a severe storm rakes through.

From fake contractors to insurance scams, organizations such as the Florida Department of Financial Services and FEMA are providing residents with the tools to avoid becoming a victims.

"Do not feel pressured to sign anything without doing your research first," said state Chief Financial Officer Jimmy Patronis. "If you see signs of fraudulent activity in your area, report it to my office immediately by calling our Fraud Tip Hotline at 1-800-378-0445."

According to Patronis, signs of storm-related fraud include a contractor or restoration professional

- Offers to waive or discount your insurance deductible;
- ► Has received payment and has failed to provide any repairs to your home;

Offers to provide repairs at a cash-only discounted rate and has failed to provide repairs to your home;

Pressured you to sign an Assignment of Benefits (AOB) and has failed to provide any repairs to your home or stopped responding to your contact attempts.

Following the impacts of Hurricane Ian in 2022, the state's Financial Services department deployed six Anti-Fraud Strike Teams to protect vulnerable residents from fraud. Each team worked to educate and

inform the public on signs of fraud and to ensure contractors were following all applicable Florida laws while conducting repairs.

#### **Working with FEMA**

Keep in mind that If you have applied for disaster assistance, FEMA will notify you of its decision. The agency may also contact you if it needs additional information to process your application. This may come in the form of a letter. In some instances, you may receive a phone call. Review your FEMA letters carefully.

Disaster survivors need to be aware con artists and criminals may try to apply for FEMA assistance using names, addresses and Social Security numbers they have stolen from survivors. If a FEMA inspector comes to your home and you have not filed a FEMA application, your information may have been used without vour knowledge. Tell the inspector you did not apply for FEMA assistance.

- Be cautious if somebody asks for your nine-digit application number. A FEMA inspector will not ask for this. They already have it in their records and may provide it to you to confirm they are interacting with the correct person.
- Do not let someone into your home who claims to be a FEMA employee but does not have a FEMA photo

identification. All FEMA representatives carry a laminated photo ID. To report suspected fraud, call the FEMA Disaster Fraud Hotline toll free at 1-866-720-5721. If you need to report other fraudulent activities during or following a natural disaster, notify FEMA at 1-866-720-5721 or disaster@leo.gov.

#### **Avoiding post-disaster** insurance scams

If you get a phone call about an insurance claim or policy, don't give out any personal information or agree to any payment until you can independently verify that the call is legitimate. If the caller says they're from your insurance company, hang up and contact your agent or the company directly using the number on your account statement. Policyholders with the National Flood Insurance Program (NFIP Direct) can call 1-800-638-6620.

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## **NHC** extends outlook from 5 to 7 days



GRAPHIC/NATIONAL HURRICANE CENTER

By Ken Jackson Editor

The National Hurricane Center is the authority on identifying and tracking named storms and hurricanes, and the seedling low-pressure centers that they form from. Local news outlets and national networks all use the NHC's graphics and projections in their coverage, particularly when a storm nears land.

The center, based in Miami, makes all of its advisories, graphics and projections available on its website (www.nhc. noaa.gov, or simply www. hurricanes.gov). Here's a guide to what is on there and where to find it.

The NHC provides tracking and analysis for storms in the Atlantic Ocean, as well as the Eastern Pacific (coast of Central America and Mexico and points west) and the Central Pacific (areas surrounding Hawaii).

Daily, even when there are no formed storms, the NHC puts out a Tropical Weather Discussion, an overview of any stormy areas and the general weather conditions in the ocean basins, four times a day (2 and 8 a.m. and p.m.). It also issues a Tropical Weather Outlook at those same times, detailing systems of concern and their formation

chances - if there are none, the NHC issues a pleasant note of "Tropical cyclone formation is not expected."

Prior to this year, that outlook extended out to 120 hours, or five days. This year, the NHC has extended that outlook out to seven days.

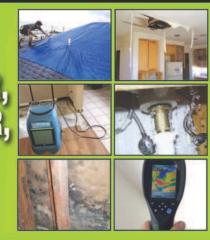
"Our reliability of that seven-day forecast is just as good as our five-day forecast has been," said forecaster Robbie Berg noting that models, and forecaster confidence in them, have improved in the past decade.

On the NHC graphical page, it uses a "code of crayons" — yellow for a low (last than 40 percent) chance of imminent development, orange for medium (40-60) chance and red for high (over 60 percent). It also graphs a "bubble" of where the potential development could be, and that area may show up larger in the path, with two extra days of potential area for development.

This will not change the famous "cone of the path of projected movement." That will still give a five-day forecast track, although the NHC has said it has tested a seven-day forecast for its in-house products. Currently, the average error for five-day forecast points of storms is about 200 miles.

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## **Preparing trees and landscape for a storm**

**By Sandi Switek** UF-IFAS Osceola Extension Services

As much as we would prefer not to think about it, the time to plan for a hurricane is now. Besides getting a supply of water, batteries, and food that won't spoil, we need to think about preparing our landscape as well.

Probably the most important landscape concern would be our trees, which will be subjected to the full force of whatever winds we may have. While we can usually prepare small trees and plants ourselves, a certified arborist may be needed for the large ones. Since these professionals cannot just rush over to your place whenever a storm appears in the forecast, it is best to call for help now if needed.

In order to make things safer for you, a certified arborist can thin out tree canopies so that wind can blow through them. The arborist may also remove large branches hanging over your roof, as well as limbs which may be subject to failure. Don't hire a company which does not have a certified arborist or a company which tops trees. Besides causing a tree to look unsightly, the practice of tree topping weakens the tree for the future.

If you have smaller trees, here are some guidelines for you to do yourself:

- Remove dead or broken branches;
- Stake new trees or leaning trees;
- Prune for a healthy central leader. (One main trunk, rather than two or more);
- Cut off dead fronds on palms:
- Get vines out of trees to improve wind resistance.
- As always, don't subject tree roots to heavy weight, such as vehicles parking or driving over the root zones. Many tree roots are near the surface and are easily damaged.
- And, for the future, don't plant trees too close to concrete or houses, where roots cannot spread out. Also, avoid planting under electrical wires.

Here are a few other outdoor tasks to think about:

- Clean your gutters to allow water to flow away;
- Think of a safe place to put potted plants, lawn furniture, and other outdoor items that can blow around:
- Anchor down lightweight outdoor structures.
- Which trees are more likely to need help getting through a storm? In that category, the top tree in our area is the laurel oak. In 2004, over 60% of all fallen plant material collected in Central Florida consisted of laurel oaks. However, a certified arborist can make them safer by pruning for wind to blow through. Another one with weak roots is the

sand pine, which locally is the most common pine with short needles. Similar to the laurel ok, the Water Oak is another one.

If you have oak trees but don't know what kind they are, now would be the time to identify them. A live oak will have a rounded shape at maturity, and grows more slowly than a laurel oak. If your tree has grown super-fast, and has a more upright form, you could have a laurel oak. Leaves are darker and shinier on the backside than live oak leaves.

Also ranking low on wind resistance are Australian Pine, Leyland Cypress, Norfolk Island pine, and Golden rain tree.

But what could cause one of the good trees to fail? For starters, a large tree planted in a small area can be a victim since it cannot develop wide roots in that location.

A large tree in a poorly drained area cannot develop roots that are deep enough to anchor it well.



PHOTO/SANDI SWI

A fallen Sand Pine with Slash Pine standing beside it.

Older trees may be nearing the end of their lifespan anyway.

Trees planted too near concrete or houses will not have roots on those sides.

Damaged trees, such as from weed eater wounds, are already weak.

Diseased trees or those infested with boring insects will be weak.

What if we were thinking of planting some new trees? It's not a bad idea, since it is overall beneficial to have trees. We just need to use some judgment as to which

ones to put in yards where they could reach a house. In fact, a group of the right trees can actually help, providing some protection for the house.

What are some of the right trees? Bald cypress, Crape Myrtle, Pond Cypress, Southern magnolia, Sabal palm, Sand live oak, live oak if well drained, date palms (Robellini, Canary Island), Bottlebrush, American holly, Dahoon holly, Yaupon holly, Tibouchina, red maple, Winged elm, American elm, Gumbo limbo.

# Wildlife — unintended storm victims

**By Krista Stump** UF- IFAS Extension Osceola County

Many animals can sense changes in air pressure and temperature that signal an approaching storm. They may instinctively seek shelter or move to safer areas, away from the path of the hurricane. But some animals are not able to escape the storm's path and can be displaced from their habitats. Some migrating birds can be thrown off their migration path.

Hurricanes can cause extensive damage or destruction of natural habitats. Strong winds uproot trees, destroy plants, and damage nests and burrows. Food sources are impacted due to destroyed plants and prey. This can cause a ripple effect up the food chain. For marine wildlife, hurricanes can cause erosion and pollution from floodwaters. This can ruin their habitat and some animals can be washed to shore.

Hurricanes can also cause direct impacts, some long-term, by injuring and killing wildlife. Small or young animals are more susceptible to these hazards. Even after the storm passes, wildlife may continue to face challenges. Displaced animals may struggle to find new habitats and resources, leading to increased competition and stress. This can sometimes cause long-lasting population decline.

However, animals are tough, and many species find ways to survive. Snakes and other animals can burrow underground, or move to higher ground, to avoid the strong winds and rains. Some marine mammals, such as whales and some dolphins, can seek safety in open water or the deep ocean. Some species even benefit from hurricanes. Raccoons and other scavengers find new sources of food after the storm. Sometimes deer can benefit from strong winds that knock up earth. This brings fresh grasses, shrubs, and roots to the surface for them to eat.

Although hurricanes can have long-lasting effects on wildlife, many species are able to adapt and persevere.





¡La Preparación es Clave!

# ¿Está preparado para una tormenta?

Preparation is key!

# Are you storm ready?

### Remember to:

- Discuss your needs & emergency plan with your family.
- Plan how your family will stay in contact if separated by a disaster.
- · Consider specific needs in your household.
- Have a plan for your pets.
- Practice your plan.
- Meet your neighbors and plan how you can all work together after a disaster.

#### Recuerde:

- Discutir las necesidades y el plan de emergencia con su familia.
- Planifique como su familia se mantendrá en comunicación si son separados por un desastre.
- · Considere cuáles son las necesidades de su hogar.
- Tenga un plan para sus mascotas.
- Practique su plan.
- Conozca a sus vecinos y planifique cómo pueden trabajar juntos después de un desastre.



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### Five tips to help save on hurricane preparedness expenses

By Lourdes Mederos **UF-IFAS** Extension Services

The Florida Department of Revenue has set two separate two-week storm supply sales tax holiday periods this year. The second period runs Aug. 26 through Sept. 8.
As prices continue

to increase, people will have to pay more for everything, including storm supplies.

"Purchasing perishable and non-perishable supplies to successfully weather a storm comes with additional expenses that can impact an already tight budget," said Brenda Marty-Jimenez, one of several UF/IFAS Extension agents throughout the state specializing in family and consumer sciences. "It can be challenging to find the time and resources necessary to feed our families nutritious food and stock up on recommended supplies."

Thinking ahead is key,

"There are plenty of cost-saving measures you can adopt now that will save you money over time, such as creating hurricane menus and shopping for what you can ahead of time," Marty-Jimenez said.

The tips include: Planning saves time and money. Eating healthy, managing food dollars and cooking at a lower price tag require



PHOTO/UF-IFAS EXTENSION SERVICES

The contents of a typical hurricane survival kit.

meal planning, a key step to managing resources. Before heading to the store, set up a grocery list that will yield multiple recipes and falls within your budget. Be prepared that substitutions may be necessary – due to ongoing supply chain challenges, stores may not have all items in stock. Keep a copy of your disaster menu plan stored with your disaster supplies. Some find it useful to take a photo of their grocery list to keep in their smartphone in case the list gets misplaced, especially during stressful moments. Before heading to the register, doublecheck your grocery list to make sure you have all the items you need inside your cart. A second trip to the grocery store costs time and extra gas money.

Take advantage of in-store specials and use coupons. Do not buy what your family will not eat just because it is on sale or you have a coupon. Purchasing "buy one, get one free" items can save money. Cases of water are often sold at buy one, get two free during hurricane season. By using coupons, the dollars you save each week can add up.

Prepare your car. Keep your gas tank half full during hurricane season. Plan where you will do your shopping based on where you will find the best deals and how far you will have to travel. Travel, buy and plan in advance, while the shelves are still stocked. When the shelves are empty, you will spend more gas money driving around to find what you need. Make sure you are maintaining your gas tank at the half-full level during hurricane season. When a storm is approaching, gas lines can become long, and supplies may run out.

## Hurricane researchers increase 2023 hurricane forecast

By Brian McBride For the News-Gazette

Due to a possible change in El Niño weather patterns, Colorado State University hurricane researchers have slightly increased their storm forecast.

According to their June report, the research team is now predicting a near-average Atlantic hurricane season in 2023, after its forecast stated it would be a slightly belowaverage season in April.

Here's why: The development of El Niño, which is linked to a band of warm water that develops in the central and east central Pacific Ocean, appears certain, as water temperatures have warmed over the past couple of months.

However, tropical and subtropical Atlantic sea surface temperatures are now much warmer than normal, so forecasts indicate that a transition to El Niño is virtually assured in the next couple of months, researchers

Therefore, there remains uncertainty as to how strong El Niño will be. El Niño tends to increase upper-level westerly into the tropical Atlantic and cause an increased vertical wind shear, which can tear apart hurricanes as they try to form.

Waters across the Atlantic have warmed over the past couple of months, and are near or at record temperature levels in the eastern part of the basin, according to the team's forecast. Warmer-thannormal waters in the Atlantic tend to force a weaker subtropical high that leads to weaker winds blowing across the tropical Atlantic. That could counteract some of the increase in vertical wind shear typically associated with El Niño during the peak of hurricane season, the forecast stated. The increase in sea surface temperature in the Atlantic is the primary reason for the uptick in forecasted hurricane activity.

Given the conflicting signals between a potentially strong El Niño and a much warmer Atlantic, the team stressed that there is more uncertainty than normal with this outlook.

So far, the 2023 hurricane season is showing traits similar to 1951, 1957, 1969, 2004, and 2006. Central Floridians will remember the train of storms — Charlie, Frances, Ivan, Jeanne that plagued Florida in 2004, while 2006 only featured hurricanes in the central Atlantic.

"Our analog seasons exhibited a wide range of outcomes, from below-normal seasons to hyperactive seasons," said Phil Klotzbach, research scientist in the Department of Atmospheric Science and lead author of the report. "This highlights the large uncertainty that exists with this outlook.'

The team now predicts 15 named storms this Atlantic hurricane season. Of those, researchers expect seven to become hurricanes and three to reach major hurricane strength (Saffir/ Simpson category 3-4-5) with sustained winds above 110 mph.

The team predicts that 2023 hurricane activity will be about 100 percent of the average season from 1991-2020. By comparison, 2022's hurricane activity was about 75 percent of the average season.

The probability of U.S. major hurricane landfall is estimated to be near the long-period average: 43 percent for the entire U.S. coastline, 27 percent for the Gulf Coast from the Florida panhandle westward to Brownsville, Texas, and 47 percent for one tracking through the Caribbean.

The full report is available at tropical.colostate.edu.

The CSU team will issue another forecast update in

# Rule of thumb

## **YOUR HURRICANE KIT SHOULD INCLUDE:**

1 gallon of potable water per person per day for at least 3 days.

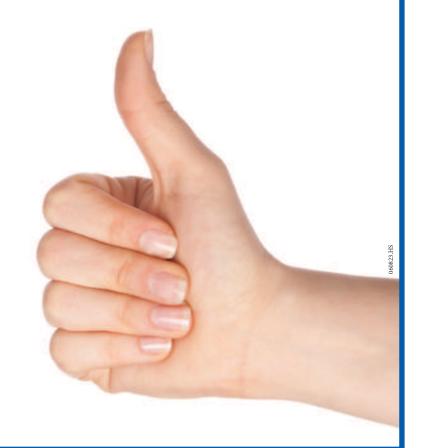












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#### Storm prep is critical for Florida's food banks

By Derrick Chubbs Second Harvest

Food Bank

For most people, "storm preparedness" means gathering bottled water and essentials, topping off the gas tank, and keeping one eye on the news. But what does it mean for the local food bank?

As Central Florida's emergency food supply, Second Harvest Food Bank starts working on its storm prep checklist well in advance. When the new year begins, we've already begun stocking up on shelfstable goods (canned vegetables, peanut butter, and pantry staples) and foods that can be prepared and eaten, even when the power goes out.

From there, volunteers get to work packing emergency meal kits that can be distributed to evacuation shelters or housing complexes at a moment's notice - and our team begins planning alongside fellow nonprofits, local elected emergency management officials, and disaster relief partners like the American Red Cross. If needed, we'll be ready to scale up distribution to 120% in a matter of days.

That level of preparation

makes a difference: When Hurricanes Ian and Nicole brought historic flooding and late-season damage to Florida last fall, our network of feeding partners distributed more than 3.5 million meals to impacted areas.

But that feat isn't as simple as it seems. Every day, even when skies are clear, our food bank is stretched to the limit to offer aid to people in our community who are facing the daily disaster of hunger – and in an emergency, no amount of planning or preparation would be enough without the support of our generous donors and volunteers. And we rely on that generosity long after the storm passes.

Weeks and months after a hurricane, families are still struggling to recover. A lengthy power outage can spoil what food a household already has, while missed hours at work or a damaged roof can strain the family finances. As people offer shelter to displaced or evacuating friends, family and neighbors, a household of four people could expand to fit 12 or even 16 in a matter of days - and the math doesn't always scale to ensure everyone gets fed.

As we stand on the verge of another summer, we don't know what storms

lie ahead – but we can prepare for them. One critical way you can help is by volunteering your in to prepare meals and emergency kits or organizing a virtual food No gift is too small to make a difference: Just one dollar translates into four or more meals for a family facing hunger.

And, as always, never forget about the reality of hunger in Central Florida. When storms pass and news coverage moves on to new headlines, those impacted are still working to rebuild and regain stability - and on any given day, approximately one in eight Floridians isn't sure where they'll find their next meal. Advocate for those who can't advocate for themselves. Tell your network about how you contribute, and why that matters.

I continue to be thankful for Central Florida's preparedness to support neighbors when they need it most. Your compassion makes a difference for thousands of families, children and seniors in our community - it helps them make it through not only storm season, but all life's storms.

Derrick Chubbs is President and CEO of Second Harvest Food Bank

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