

HURRICANES AND STORM SURGE THREATS

According to the National Hurricane Center (NHC), a storm surge is one of the biggest threats during a hurricane (or even a tropical storm). A storm surge takes place when strong winds from a hurricane push ocean water ashore. This creates an unexpected rise in the seawater level, above the predicted tide, notes the NHC.

While a storm surge is a threat to property, it can also put you at risk for drowning, the NHC says. This is because floodwaters can rise rapidly and with little warning.

Storm tide

A storm tide happens when a storm surge takes place during high tide, says the NHC. A storm tide is the total height of seawater that comes ashore (calculated by adding the normal tide and storm surge water levels). A storm tide can result in water elevations that are much higher than a storm surge alone—in some instances, 20 feet or more, according to the NHC.

Heavy rainfall

Torrential rains stemming from a hurricane or tropical storm can cause rivers, lakes and streams to flood within minutes or hours, says the National Weather Service (NWS). A slow-moving storm can also increase the risk of flooding, notes the NWS. This is because slow-moving storms allow rainfall to inundate the same area for an extended period of time.

How to prepare for hurricane-induced flooding

Beyond knowing the connection between hurricanes and flooding, it's a good idea to educate yourself on some safety measures. That way, you can take steps to help protect yourself, your family and your home before a hurricane arrives. Here are some tips from the American Red Cross to consider:

Prepare your property

- Clean out gutters and downspouts.
- Install water alarms.
- Safeguard important documents by making digital backups (and store the originals in a secure location).
- Consider purchasing a flood insurance policy, which helps cover the cost of replacing or repairing your home and belongings after a flood. A flood insurance policy can take up to 30 days to go into effect, so it's important to be proactive.

Prepare your family

- Devise an evacuation plan that includes potential routes out of the area and shelter locations.

- Create an emergency kit to take with you in case of an evacuation (include items like bottled water, food and batteries).

Safety tips during a hurricane or flood

When a hurricane is approaching, it's important to know what you can do to help you and your family stay safe. Here are some tips from Ready.gov to keep in mind:

- Monitor local radio and TV stations for weather reports.
- Follow instructions and evacuation orders from local authorities.
- Close any storm shutters on your home and stay away from windows.
- Seek shelter in a windowless room on the lowest level of your home (one that's least likely to flood).
- Move to higher ground if a flood occurs (but avoid closed attics, as you may become trapped by rising water).

If you are instructed to evacuate, do so immediately, Ready.gov says. But, be sure to avoid driving or walking through floodwater. It only takes 6 inches of moving water to knock you down, or 12 inches of water to sweep a car away, adds Ready.gov.

Being prepared and putting some protective measures in place ahead of a hurricane or flood may help you stay safe if one strikes. Consider taking some steps to protect your home and your family now and remember these tips in case a hurricane or flood occurs in your area.