

PROTECT YOUR HOME AGAINST HIGH WINDS

Each year hurricanes, tornadoes and high-wind storms damage homes in the Midwest, Northeast, South, and Hawaii.

FOR WINDOWS:

- Install temporary plywood shutters before a hurricane.** Or install storm shutters or impact-resistant laminated glass on all windows for more permanent protection.
- Buy the right windows.** Look for windows that say ASTM E1996 and E1986, or the words "Broward-Dade County Approved," which signify the ability to withstand the impact of a wood 2x4 traveling at 34 mph.
- Ask the government.** Visit the Federal Emergency Management Agency's web site (www.fema.gov) for more information about protecting windows and other parts of your home.

FOR DOORS:

- Install the right garage doors.** They should be windowless, no wider than the standard 9 feet and rated to withstand at least 50 pounds of pressure per square foot (look for a sticker on the door).
- Brace or shutter other doors.** Vertical braces, installed after the door is closed, are the most effective.
- Shutter the entire entry-door area,** including sidelights and transoms.
- Check all entry doors.** See that they're rated for wind conditions in your area (check with your building department or The Institute for Business and Home Safety, www.ibhs.org).

FOR THE ROOF:

- Reinforce the underside of an existing roof.** Use a wood adhesive rated AFG-01 and certified by an independent test lab.
- Strengthen connections.** Add hurricane clips and other reinforcements at the connections.
- Fasten roof sheathing to the rafters.** Use 8d (eight-penny) ring-shank nails, which have an angular, serrated surface for tear-out resistance.
- Add a secondary moisture barrier.** Use adhesive joint taping or an ice-and-water shield to protect against wind-driven rain.

PROTECT YOUR HOME AGAINST WILDFIRES

While there's little you can do to completely isolate your home from the perils of large-scale wildfires, you can minimize the odds of damage and destruction by taking the following steps:

- Ask local experts.** Contact your local fire department and insurer for preventive measures specific to your area and surroundings.
- Clear the roof, gutters and sundecks.** Remove pine needles, leaves and other dry debris.
- Clear all dry grass, brush and dead leaves.** The area cleared should be at least 30 to 100 feet around your home.
- Install 1/2-inch mesh screen.** Do it from all overhangs down to the ground to minimize spark and ember penetration.
- Enclose wooden stilts.** Use non-combustible material such as concrete, brick, rock, stucco or metal.
- Protect balconies and decks.** Enclose their undersides with fire resistive materials.
- Cover house vents.** Use 1/4-inch corrosion-resistant wire mesh. Vents can allow embers and flaming debris to enter the home.
- Install spark arrestors.** Place them in chimneys and stovepipes to prevent embers from escaping through the top.
- Buy a ladder that can reach the roof.** That way, you're prepared in case areas threatened by embers need to be hosed down.
- Create an emergency-tool zone.** Put it in your garage or shed with items for combating fire, including a rake, ax, handsaw or chain saw, a bucket and shovel.
- Maintain an emergency water supply.** This should comply with fire department standards and include an emergency storage tank that holds at least 5,000 gallons.

ELIMINATE YOUR HOME'S LOOSE THREATS

The risk of damage to you and your home is greater when loose items inside and outside are not properly secured or stored. What to do:

- Walk your yard.** Look for loose parts of structures (patios, porches, fences, etc.) outside of your house. If you can shake them with your hand, secure them or remove.
- Fix energy sources.** Check for any loose electrical wiring or shaky gas connections, inside and outside. Repair them if you can or call a contractor if you can't.
- Fasten shelves and hanging units inside.** Place heavier items on lower shelves.
- Move wall-hangings from over beds and couches.** These include pictures, mirrors, and other items.
- Secure your heater.** Make sure your water heater is strapped to wall studs or another solid base.
- Remove overhead fans.** Do so if a severe windstorm watch or warning has been issued.