

Good Morning,

Today Starts the 2019 Atlantic Hurricane Season and for the next 6 months we will need to at least need to keep a watchful eye to the south. Just as below and another message on a system in the area of the Yucatan Peninsula. This morning, and for several morning to come. Harrison County will share a preparedness message that we hope you will find informative and share at home, work and to your friends. As we: **REVISIT. REFRESH. PREPARE. Revisit your hurricane plan, refresh your hurricane plan and supplies and prepare for an active hurricane season.**

This is just a quick email to let you know that there is a tropical disturbance over the Yucatan Peninsula. It will not bring any impacts to Louisiana or Mississippi.

### **Overview:**

**WHAT:** A tropical disturbance has a 40% chance of developing over the next 5 days.

**WHEN:** Now through Monday

**WHERE:** Currently located over the Yucatan Peninsula. It will track west across the Bay of Campeche and into Mexico.

### **Possible/Expected Impacts:**

NONE

## **Are you financially prepared for a hurricane?**

Once a tropical system makes landfall, many residents think the Federal Emergency Management Agency's (FEMA's) job is to make them whole again financially. However, that is not the case. In a major disaster, the **maximum** federal payout that a household can receive is \$34,900. It can take months to receive that assistance and in most cases, only a small percentage of residents receive the maximum payout. So the question becomes, "is that enough to replace your house and all its contents?"

With that in mind, it is essential for homeowners and renters to have some level of insurance.

"When it comes to possibly having to rebuild after disaster, your insurance can get you 'back to normal' far more quickly than government assistance," said MEMA Executive Director Greg Michel. "Check your insurance policies regularly and make sure that they don't lapse."

Flood insurance is also important for the entire state of Mississippi. Most water damage is not covered under general homeowner policies. If you don't think you can flood, think about Texas during Hurricane Harvey in 2017. Some areas received **40 inches of rain in less than 48 hours**. The average FEMA payout to people in the Houston area was less than \$5,000. In contrast, the average National Flood Insurance Program payout was \$80,000. Insurance is the key to peace of mind and more efficient recovery.

Here are some other helpful tips to keep your finances ready for hurricane season:

**Start an emergency savings account** - Most experts recommend having a minimum of three to six months of living expenses in an emergency fund, if possible. These funds can be used to make disaster

repairs, cover insurance deductibles or pay monthly bills if your income is interrupted by job loss. Keep some cash on hand, because if the power is out in your area, it is likely that credit card machines and ATMs will not work.

**Review your insurance coverage** - Review your policy and make sure you have the proper amount of coverage to repair or replace your home and belongings. Pay special attention to deductibles that apply to specific events, such as hurricanes, which can be a percentage of your home's value. Also, review your flood coverage, because it is not included in most homeowners insurance policies.

**Secure critical documents** - Make sure that your critical documents are in a safe, secure place and could be taken with you if you have to evacuate. Documents you will want to secure include driver's license, green card, passport, social security and tax information, titles, deeds, and registrations for property and vehicles owned; insurance policies, credit cards, bank and investment records; birth certificates, marriage certificates and wills. Invest in a water and fire-proof box or safe-deposit box to keep these records secure. You could also keep copies of them electronically on portable drives or make hard copies.

**Review your "what if" scenarios and make a plan** - What if your place of employment is damaged and will close either for a few weeks or indefinitely? The rebuilding effort following a storm often creates new job opportunities. What if schools are closed and you don't have a place to bring your children? What if your home is damaged and no longer safe to live in? Talk to friends and neighbors about sharing the childcare responsibilities until schools reopen.

## **REVISIT, REFRESH, PREPARE**

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