

2010-2011 Michigan Winter Hazards Awareness



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The Michigan Committee for Severe Weather Awareness was formed in 1991 to promote safety awareness and coordinate public information efforts regarding tornadoes, lightning, flooding and winter weather.

STATE OF MICHIGAN



Executive
Office

Jennifer M. Granholm
Governor

CERTIFICATE OF PROCLAMATION

On behalf of the citizens of Michigan, I, Governor Jennifer M. Granholm,
do hereby proclaim the week of November 7, 2010,

Winter Hazards Awareness Week

Whereas, Each year in Michigan, people are injured or suffer property damage as a direct result of winter storms that bring extreme cold, wind, freezing rain and snow; and,

Whereas, Michigan residents encounter winter hazards such as icy roads, frostbite, over-exertion from snow removal, and isolation due to heavy snowfalls; and,

Whereas, Inclement winter weather requires drivers to take extra precautions to ensure they reach their destinations safely; and,

Whereas, The use of wood, kerosene and space heaters as alternative heating methods greatly increases the probability of residential fires and carbon monoxide poisoning; and,

Whereas, The Michigan Committee for Severe Weather Awareness and other emergency management officials, in conjunction with the news media, are working together to educate the public about winter hazards and how to prepare for them;

Now, Therefore be it Resolved, That I, Jennifer M. Granholm, governor of the State of Michigan, do hereby proclaim the week of November 7, 2010, Winter Hazards Awareness Week in Michigan. I encourage all residents to learn more about prepare for winter hazards to protect themselves, their families and their homes during the winter season.




Jennifer M. Granholm
Governor

Michigan Committee for Severe Weather Awareness November 2010

Rich Pollman, Chair
National Weather Service
9200 White Lake Road
White Lake, MI 48386-1126
248/625-3309, Ext. 726
richard.pollman@noaa.gov

Dana Wolverton, Vice Chair
Emergency Management & Homeland Security
4000 Collins Rd.
Lansing, MI 48910
517-333-5032
wolvertd@michigan.gov

Mary Stikeleather, Secretary
Lapeer County Emergency Management
2332 W. Genesee Street
Lapeer, MI 48446
810/667-0242
mstikeleather@lapeercounty.org

Lori Conarton
Insurance Institute of Michigan
334 Townsend
Lansing, MI 48933
517/371-2880
iimi@iiminfo.org

Mark Walton
National Weather Service
4899 South Complex Drive, S.E.
Grand Rapids, MI 49512
616/949-0643, Ext. 493
mark.walton@noaa.gov

Paul Gross
Meteorologist, WDIV-TV
550 W. Lafayette
Detroit, MI 48226-3140
313/222-0444, Ext. 318
paulg@wdiv.com

David Chapman
MI Earth Science Teachers Association
Okemos High School
2800 Jolly Road
Okemos, MI 48864
517/706-4886
dave.chapman@okemoschools.net

Kevin Thomason
State Farm Insurance
P.O. Box 4094
Kalamazoo, MI 49003-4094
269/384-2580
Kevin.Thomason.A18Z@StateFarm.com

Joni Hatch
American Red Cross
14600 Beadle Lake Road
Battle Creek, MI 49014
269/962-7528 ext. 223
jhatchredcross@gmail.com

Terry Jungel
Michigan Sheriffs' Association
515 N. Capitol
Lansing, MI 48933
517-485-3135
tjungel@michigansheriffs.com

Les Thomas
Michigan Dept. of Natural Resources and Environment
P.O. Box 30458 525 W. Allegan
Lansing, MI 48909-7958
517/335-3448
thomasl@michigan.gov

Susan Manente
Michigan Department of Community Health
P.O. Box 30195
201 Townsend St.
Lansing, MI 48913
517/335-9003
manentes@michigan.gov

Terry DeDoes
Consumers Energy
530 W. Willow
Lansing, MI 48909-7662
517/374-2159
tsdedoes@cmsenergy.com

Michigan Committee for Severe Weather Awareness 2009-2010 Winter Season Review

According to the National Weather Service, Michigan's winter was quite variable throughout the season as well as across different parts of the state. Southern Lower Michigan experienced a fairly typical winter with temperatures and snowfalls that were close to averages. Farther north across Northern Lower Michigan and into Eastern Upper Michigan, the dry winter conditions lead to most locations have one of their least snowy winters on record. Many of those locations recorded top 5 snowless winters including the least snowy winter on record in Gaylord. Across the rest of the Upper Peninsula, the temperatures were most noteworthy with a top 15 warmest winter on record. The U.P. also experienced some drier conditions along with the warm temperatures, which lead to below normal snowfall.

The start of the winter season highlighted the variability that was to come. October was cold and wet across the state. The cold air arrived behind a strong cold front on October 6 – 7 which caused the winds to gust in excess of 60 mph. Over 150,000 customers lost power during the wind event. The first significant snowfalls fell across the U.P. on October 12 – 13. Much of Central and Northern Lower Michigan, and the U.P. had one of their coolest and wettest Octobers on record, including a top 5 placement for Marquette. Then like a switch, November warmed up and dried out for the entire state. Nearly all locations in the state recorded a top 10 warmest and top 10 driest November on record. The combinations of the warm and dry air lead to the least snowy November in Michigan's history.

December saw a return of winter weather to the state. Only one storm had a great impact on the state, and that storm may have been the worst of the entire winter season. The storm system moved from Chicago to the Straights area on December 8 – 9. This storm produced widespread snow across the state. Behind the storm, strong winds with gusts up to 65 mph. The gusty winds continued into December 10 – 11 ushering in colder air which triggered heavy lake effect snows. Blizzard conditions were reported across the U.P., Northern Lower and the lakeshore counties of Southwest Lower Michigan. By the time the snow ended, snowfall totals ranged from 12 - 28 inches across the much of the state outside of Southeast Lower Michigan.

Very little significant winter activity was noted in January across the entire state as the storm track across the United States missed Michigan. There was a one strong lake effect event at the beginning of the month from January 1 – 3. Areas closest to the Lake Michigan and Lake Superior shorelines received 6 - 18 inches of snow.

That storm track started to impact Southern Lower Michigan in February. Three storms had a major impact on the southern part of the state. On February 9 – 10, a strong storm moved through the Ohio Valley region dropping 6 - 12 inches of snow along a south of a Muskegon to Bay City line. Behind this storm, winds gusted to 30 mph creating widespread blowing and drifting snow. Many multi-vehicle accidents were reported along the interstates, including one that closed I-94 for several hours. Perhaps one of the more significant impacts of this winter storm was that it occurred on Michigan's winter "Count Day" used to determine funding for public school systems.

Other February storms hit Southern Lower Michigan on February 21 – 22 with 4 - 10 inches of snow along and south of a Muskegon to Port Huron line, and on February 23 – 24 when a cold front interacted with lake effect snows to produce 2 to 5 inches of snow across most of Southern Lower Michigan. One area that had the heaviest of the lake effect snows extended from Ludington to Muskegon to Grand Haven, which left that area with a storm total of 6 - 10 inches of snow. When February ended, all reporting stations in Southern Lower Michigan had a top 10 snowiest February in the record books.

March is typically a winter month for Michigan, averaging nearly as much snow as other winter months. This was not the case in 2010. March was another warm and dry month with most locations placing in the top 15 warmest and driest Marches, including the warmest in Marquette history. Marquette only recorded .3 inches of snow, making March 2010 the least snowy March in their records. In fact, the entire state barely observed a flake of snow, placing all reporting stations in their top 10 least snowy Marches.

That warm pattern continued through the rest of the spring. However, there were still a couple of rounds of colder weather when the central and western portions of the U.P. received 4 to 10 inches of snow from two different snowstorms. The first was on April 7 – 8 and the other was during Mother's Day weekend on May 7 – 8.



Winter Safety Tips

PREPARING FOR A WINTER STORM

At home:

- Keep handy a battery-powered flashlight, National Oceanic and Atmospheric Administration (NOAA) weather radio and portable radio, extra food (canned or dried food is best), can opener, and bottled water (at least 3 gallons per person).
- Make sure each member of the household has a warm coat, gloves, hat and water-resistant boots. Ensure extra blankets and heavy clothes are available.
- Keep on hand items for infant, elderly or disabled family members.
- Keep on hand items for your pets. Animals feel the effects of wind chill. Be sure to have suitable shelter with food and water.
- Be aware of potential fire and carbon monoxide hazards if you plan to use an emergency heating source such as a fireplace, wood stove or space heater. (See Heat Sources Safety page later in this packet for more information.)

Outside:

- Avoid overexertion, such as shoveling heavy snow, pushing a car, or walking in deep snow. Sweating could lead to chill and hypothermia, an abnormally low body temperature. Cold weather also puts extra strain on the heart, so the elderly and those with heart conditions should be especially cautious when out in the cold.
- Walk carefully on snowy, icy sidewalks.
- Wear loose-fitting, lightweight warm clothing in layers, with a waterproof outer layer. Wear a wool hat and mittens.
- Keep your clothes dry. Change wet socks and clothing quickly to prevent loss of body heat.
- Understand the hazards of wind chill. As wind speed increases, heat is carried away from a person's body more rapidly which could lead to severe hypothermia.



Automotive preparedness:

- Be sure the vehicle is winterized by late fall. This includes having the proper mix of antifreeze and water in the cooling system, topping off the windshield washing solution, and checking the tire treads. Have a mechanic check the belts, hoses, tires, battery, and coolant.
- Keep the fuel tank near full, as low fuel levels can cause condensation to form, degrading fuel quality and possibly causing the fuel line to freeze. Additionally, gas stations may be closed during a severe winter storm, so it is wise to fill up if storm warnings are being broadcasted.
- Your car should always be equipped with emergency supplies. Keep the following items stored in a portable container:
 - A small battery powered radio (AM is sufficient) and extra batteries
 - Flashlight with extra batteries
 - Cellular phone
 - Windshield scraper
 - Jumper cables
 - Fire extinguisher
 - Maps
 - Shovel
 - Blanket and extra clothes
 - Flares
 - Bottled water and nonperishable, high energy foods (granola bars, canned nuts, raisins, hard candy, trail mix, peanut butter and crackers)
 - First aid kit
 - Tire repair kit and pump
 - Tow chain or rope
 - Phone book and phone list
 - De-icer and extra antifreeze
 - "Call Police" or other "Help" sign



Winter Safety Tips

DURING A WINTER STORM

At home:

- To save heat, close off unneeded rooms, cover windows at night and stuff towels or rags in cracks under doors.
- Maintain adequate food and water intake. Food provides the body with energy for producing its own heat.

If travel is necessary:

- Use caution when driving in winter conditions. **The highest rate of traffic crashes due to winter weather is in the month of November when the snow first starts to fall over Michigan.**
- Inform someone of your destination and travel time. Bring a cell phone in case you must call for help.

If traveling and the power goes out:

- Use extreme caution when driving. If traffic signals are out, treat each signal as a stop sign – come to a complete stop at every intersection and look for oncoming traffic before proceeding.
- Do not call 9-1-1 to ask about the power outage. Listen to news radio stations for updates and contact your electrical company.

If stranded in a vehicle:

- Attach a bright cloth to your antenna to attract attention and then remain in the vehicle.
- Run the motor about 10 minutes each hour for heat. Open the window slightly for fresh air **and make sure the exhaust pipe is not blocked.**
- Attract attention by turning on the dome light and emergency flashers when running the engine.
- To keep blood circulating and to stay warm, exercise by moving arms, legs, fingers and toes.

If stranded outside:

- Try to stay dry and cover all exposed parts of the body.
- Prepare a windbreak or snow cave for protection from the wind. Build a fire for heat and to attract attention.
- Do not eat snow because it will lower your body temperature. Melt it first.

ANYTIME

- Listen to an All-Hazards NOAA Weather Radio or local radio, television and cable stations for the latest updates on hazardous winter weather.
- To ensure uninterrupted weather information, make sure the NOAA Weather Radio or other radio has a battery-operated backup and fresh batteries. A battery-operated TV is also another option.
- For All-Hazards NOAA Weather Radio information, including a station near you, visit the NOAA Weather Radio web site at <http://www.nws.noaa.gov/nwr> or contact your National Weather Service office.



Know the difference between a winter storm WATCH (conditions make the storm possible) and winter storm WARNING (the storm is headed for your area).

A blizzard WARNING means strong winds, blinding wind-driven snow, and dangerous wind chill. Avoid driving and seek shelter.

**For more information on winter storms, visit
<http://www.nws.noaa.gov/om/brochures/winterstorm.pdf>**

Winter Hazards FAQs

On average, a major winter storm hits some part of Michigan at least once per month between October and April. In 2008, the last year that statistics were available, 45 people died in Michigan as a direct result of severe winter weather according to the Michigan Department of Community Health. This is in addition to victims of traffic crashes due to slippery roads and those who suffered heart attacks while shoveling snow.

1. What is wind chill?

Wind chill is the perceived temperature resulting from the effect of wind, in combination with cold air, which increases the rate of heat loss from the human body. More information including the wind chill chart can be found at: <http://www.nws.noaa.gov/os/windchill/index.shtml>

2. What is frostbite and what can you do to treat it?

Frostbite is damage to body tissue caused by that tissue being frozen. Frostbite causes a loss of feeling and a white or pale appearance in extremities, such as fingers, toes, ear lobes, or the tip of the nose. Frostbite varies in severity from frostnip to deep frostbite, depending on the length of exposure, temperature to which the skin is exposed, and wind speed. For frostnip, place firm, steady pressure from a warm hand against the area. Also, blow on the surface holding the frostnipped area against the body. Do not rub the area, apply snow, or plunge it into very hot or cold water. Victims of severe frostbite must receive prompt medical attention.

3. What is hypothermia and what are the warning signs?

Hypothermia occurs when the body temperature drops to 95 degrees F. or lower. It can develop whenever body heat loss exceeds heat gain. Hypothermia is not exclusive to winter. It can occur during the wind and rain of spring and summer. Hypothermia is often mistaken for fatigue, irritability, or dehydration and may include some of these signs: abnormal decision making; improper response to cold; apathy, lethargy; decreased cooperation; slurred speech; disorientation; shivering; stumbling; and stiffness progressing to inability to move.

4. How do you treat hypothermia?

Treating mild to moderate hypothermia (body temperature greater than 90 degrees F., conscious, shivering, able to walk):

- Prevent further heat loss. Get the person into a warm area, remove wet clothing, and cover them with blankets.
- Rewarm by warming the center of the body first including chest, neck, head and groin. Rehydrate with warm broth.
- Get medical attention.

Treating severe hypothermia (body temperature less than 90 degree F., unconscious, not shivering):

- Prevent further heat loss.
- Get medical attention immediately!

5. What is an Ice Storm?

An Ice Storm is prolonged period of freezing rain that will coat surfaces including trees and power lines with ¼ inch of ice or more. *Freezing rain* is rain that *freezes when it hits the ground*, creating a coating of ice on roads, walkways, trees, and power lines. Freezing rain differs from sleet. *Sleet* is rain that *turns to ice pellets before reaching the ground*. An Ice Storm with 1 inch or more of ice accumulation can paralyze a region for days to a week or more. Heavy accumulations of ice can bring down trees and topple utility poles and communication towers. Ice can disrupt communications and power for days while utility companies repair extensive damage. Even small accumulations of ice can be extremely dangerous to motorists and pedestrians.

Winter Hazards FAQs

6. What are the various winter weather warnings and advisories?

- A winter storm watch indicates severe winter weather conditions may affect your area in the next 12 to 48 hours.
- A winter storm warning indicates severe winter conditions are imminent. There are a variety of warnings including, ice storm warning, lake effect snow warning, and winter storm warning.
- A winter storm warning for heavy snow *generally* indicates in the Lower Peninsula: snowfalls of at least 6 inches in 12 hours or 8 inches in a 24-hour period. In the Upper Peninsula: snowfalls of at least 8 inches in 12 hours and 10 inches in a 24-hour period.
- Blizzard warnings are issued when sustained wind speeds or frequent gusts of at least 35 miles per hour are accompanied by considerable falling and/or blowing snow, for a period of at least 3 hours. Visibility is greatly reduced to near zero during a blizzard.
- Winter weather advisories are issued when snowfalls are expected to be hazardous, but less than warning criteria. This *generally* indicates in the Lower Peninsula: 4 to 5 inches are expected in a 12-hour period. In the Upper Peninsula: 4 to 7 inches of snow are anticipated in that same time period.

For additional information and a Prevention Guide regarding Extreme Cold, visit <http://www.bt.cdc.gov/disasters/winter/guide.asp>.



Preventing Frozen Pipes

Frozen pipes aren't just an inconvenience. An average of a quarter-million homes are damaged and lives disrupted each winter, all because of frozen water pipes.

An eighth-inch crack in a pipe can spew up to 250 gallons of water a day, destroying floors, furniture, and personal property. Both plastic (PVC) and copper pipes can burst.

Before the Cold Hits:

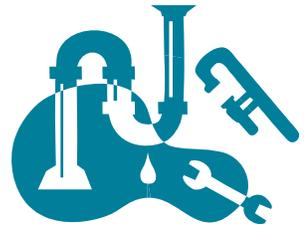
- **INSULATE** pipes in crawl spaces and attics, the ones most susceptible to freezing. Remember: The more insulation, the better protected your pipes will be.
- **HEAT TAPE** or thermostatically-controlled heat cables can be used to wrap pipes. Use only products approved by an independent testing organization, such as Underwriters Laboratories, and only for the use intended (exterior or interior). Closely follow all manufacturer's installation and operating instructions.
- **SEAL** leaks that allow cold air inside, especially near the location of pipes. Look for air leaks around electrical wiring, dryer vents, and pipes. Use caulk or insulation to keep cold air out and the heat in. With severe wind chill, a tiny opening can let enough cold air inside to cause a pipe to freeze.
- **DISCONNECT** garden hoses and, if practical, use an indoor valve to shut off and drain water from pipes leading to outside faucets. This reduces the chance of freezing in the short span of pipe just inside the house.

When the Mercury drops:

- **A TRICKLE** of water might be all it takes to keep your pipes from freezing. Let warm water drip overnight, preferably from a faucet on an outside wall.
- **OPEN** cabinet doors to allow heat to get to uninsulated pipes under sinks and appliances near exterior walls.

If you're away:

- **SET** the thermostat no lower than 55 degrees F.
- **ASK** a friend or neighbor to check your house daily to make sure it's warm enough to prevent freezing, or...
- **SHUT OFF** and drain the water system. Be aware that if you have a fire protection sprinkler system in your house, it will be deactivated when you shut off the water.



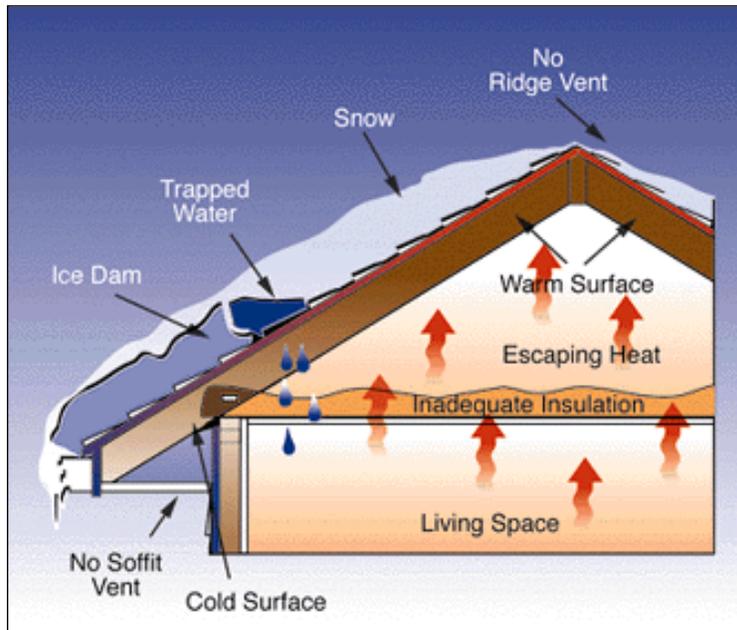
If your pipes freeze:

- **DON'T TAKE CHANCES.** If you turn on your faucets and nothing comes out, leave the faucets turned on and call a plumber. If you detect your water pipes have frozen, turn off the water at the main shut-off valve in the house; leave the water faucets turned on.
- **NEVER** try to thaw a pipe with a torch or other open flame. Water damage is preferable to fire damage. You may be able to thaw a frozen pipe with the warm air from a hair dryer. Start by warming the pipe as close to the faucet as possible, working toward the coldest section of pipe.
- **DO NOT** use electrical appliances in areas of standing water because electrocution is possible.

Make sure everyone in your family is aware of where the water shut-off valve is and how to open and close it.

Preventing Roof Ice Dams

Hot Tips for Preventing Cold Weather Damage



Ice dams occur in climates with freezing temperatures. When the temperature in the attic is above freezing, snow on the roof melts and runs down the sloping roof. When the snowmelt runs down the roof and reaches the colder eaves (overhang) and gutters, it refreezes.

After several days of melting-freezing cycles, the freezing snowmelt builds up and forms a dam of ice, behind which water ponds. The ponding water can back up under the roof shingles until water enters the attic and eventually does damage to the interior ceilings, walls, and contents along the exterior walls.

Research has shown sun exposure in the winter has little effect on attic air temperature. Warm air from living spaces below penetrating into the attic is usually the culprit in the formation of roof ice dams. The presence of significant icicles along the gutter or eaves may be an indication of roof ice damming.

There's no way to guarantee an ice dam won't damage your home, but you can reduce the likelihood of an ice dam forming in the first place:

- Thoroughly clean all leaves, sticks, and other debris from rain gutters and down spouts. This allows melting roof snow to flow into gutters and through down spouts.
- Strive to keep snow on your roof to a minimum. Long-handled devices called "roof rakes" let you stand on the ground and pull the snow off the roof. Keeping heavy snow loads off your roof reduces the chances for both ice dam formation and roof failure due to the weight.
- Keep gutters and down spouts clear of snow and icicles all winter.
- Evaluate the **insulation** and **ventilation** in your attic. Most experts agree attic insulation should have an R-value of at least R-30 (R-38 is preferable in northern climates). In addition, good airflow from under the eaves or soffit area along the underside of the roof and out through the roof vents is essential. The insulation prevents heat loss from the interior of the home. The venting allows the attic air to stay cold enough to prevent or minimize the freeze/thaw cycle on the roof. Consult a reputable roofing and/or insulation contractor about these improvements.

Ice Jams/Flooding

1. What is an ice jam?

Pieces of floating ice carried with a stream's current can accumulate at any obstruction to the stream flow developing an ice jam. These ice jams can accumulate near river bends, mouths of tributaries, points where the river slope decreases, downstream of dams, and upstream of bridges or obstructions. The water held back can cause flooding upstream, and if the obstruction suddenly breaks, flash flooding can occur downstream.

2. When was the last time ice jam flooding occurred in Michigan?

Ice jams occur almost every year in Michigan. Recently, the most significant ice jam flooding occurred on the Grand River in Grand Haven, Spring Lake, and Robinson Township back in December of 2008. Ice jams have also formed on the Flat River near Smyrna, Looking Glass River near Eagle, Maple River near Maple Rapids, Chippewa River near Mt. Pleasant, Grand River near Portland, Grand River at Comstock Park, Muskegon River near Ewart, and the St. Joseph River near Burlington. Over the years, ice jams have also caused flooding on the River Raisin, Thornapple, and Kalamazoo rivers.

3. What time of year is an ice jam likely to occur?

In Michigan, an ice jam can occur anytime from early winter to late spring depending upon changes in temperatures that cause alternate freezing and melting of water surfaces. The most likely times are in early winter before the surfaces are completely frozen and in early spring when the ice cover begins to break up due to melting.

4. What effect does snow have on flooding potential?

When snow melts, it adds water to the ground that drains away in the same way as water from rainfall. On average, one inch of fresh snowfall contains about a tenth of an inch of water. However, as snow accumulates and becomes compacted during the winter, the ratio of snow to water decreases. Thus, 10 inches of snow remaining on the ground into early spring may contain as much as five inches of water. A deep snowpack in late spring increases the flood potential.

5. How fast does snow and ice melt?

Three consecutive days with the maximum temperature of about 50 degrees would create enough melting to cause ice breakup on small streams. These conditions would also melt two inches of snow.

6. What happens when rain falls on top of snow?

Air temperature is still the most important factor in melting snow. Rain does not usually add much heat to the process. At 40 degrees, one inch of rain will only produce a tenth of an inch of added water from snow melt. At the same time, frozen ground will result in more of the available water running off directly to streams.

7. What are the main factors that contribute to snowmelt flooding?

The main factors contributing to spring snowmelt flooding are:

- High soil moisture in the fall
- Significant frost in the ground
- High water content of existing snow cover
- Rapid, continuous melting
- Moderate to heavy rain during melting
- Ice jams

The 2011 Hydrologic Outlooks for the spring snowmelt flood potential will be issued in February and March and can be found at www.weather.gov/qrr

Preventing Flood Damage

Your local floodplain manager, building official, city engineer, or planning and zoning administrator can typically tell you whether you are in a flood or other hazard area. Your local community official is also a good source of information on how to protect yourself, your house, and property from flooding and other hazards.

Ways to protect your house and property

Basement flood protection can involve a variety of changes to your house and property—changes that can vary in complexity and cost. You may be able to make some types of changes yourself.

Complicated or large-scale changes or those that affect the structure of your house or its electrical wiring and plumbing should be carried out only by a professional contractor licensed to work in your state, county, or city.

Some methods of flood protection include:

- **Install Sewer Backflow Valves.** In some flood prone areas, flooding can cause sewage from sanitary sewer lines to back up into houses through drainpipes. Sewage backup not only causes damage, but also creates health hazards. Backflow valves have a variety of designs ranging from simple to complex. This is something that only a licensed plumber or contractor should do.
- **Raise or Flood-Proof Heating, Ventilating, and Air Conditioning Equipment.** In flood prone houses, a good way to protect HVAC equipment is elevating it above the areas that flood. Another method is building a concrete or masonry block flood wall around the current location.
- **Anchor Fuel Tanks.** Unanchored fuel tanks can be easily moved by floodwaters. One way to anchor a tank is attaching it to a large concrete slab whose weight is great enough to resist the force of floodwaters. Elevate tanks to a minimum of one foot above the base flood elevation. Floating and/or damaged tanks pose serious threats not only to you, your family, and your house, but also to public safety and the environment.
- **Raise Electrical System Components.** Any electrical system component, including service panels (fuse and circuit boxes), meters, switches, and outlets, can easily be damaged by floodwaters. All components of the electrical system, including the wiring, should be raised at least one foot above the base flood elevation.
- **Raise Washers and Dryers.** Washers and dryers can easily be damaged in a flood. To prevent this from happening, utilities can be placed on cinder blocks one foot above the base flood elevation.
- **Add a Sump Pump in Your Basement.** Sump pumps can help keep groundwater from entering your home's interior.
- **Cut Drywall so It's One-half to 1-inch Off the Floor.** This is especially important in basements. Concrete floors commonly absorb ground moisture—especially in winter months. The moisture can wick up the wallboard if it's touching the floor, allowing mold to grow out-of-sight within the walls. The gap can be hidden with wood or rubberized floor trim.
- **Don't Forget to Buy Flood Insurance.** Flood insurance provides year-round financial protection and improves your ability to quickly recover when severe storms strike and cause unexpected flooding. Call your local insurance agent or 1-800-720-1090 to reach National Flood Insurance Program specialists.

For additional information visit www.floodsmart.gov, the official website of the National Flood Insurance Program.

Flood Insurance FAQs

1. Is flood damage covered by my homeowners insurance?

Most homeowners and renters insurance policies do not cover flood damage. Flood insurance can be purchased as a separate policy.

2. Where can I get flood insurance?

Any licensed property/casualty insurance agent can sell a flood insurance policy. If you experience trouble in locating an agent, contact the National Flood Insurance Program's (NFIP) agent referral program at 1-888-CALL FLOOD or visit

<http://www.floodsmart.gov/floodsmart/pages/purchaseinsurance.jsp>

3. Is there a waiting period before my flood insurance policy becomes effective?

There is a 30-day waiting period before a new or modified flood insurance policy becomes effective.

4. Are all flood insurance policies the same?

Flood insurance coverage can be purchased for homes and businesses – separate coverage must be purchased for the building and its contents.

5. Do I need to live in a floodplain to get flood insurance?

You do not need to live in a floodplain to purchase flood insurance – coverage is available to any building located in a community that is enrolled in the National Flood Insurance Program. For a listing of Michigan communities participating in the NFIP, visit <http://www.fema.gov/fema/csb.shtm>.

6. Is water back up in basements covered by a flood insurance policy?

Coverage for water back up in basements (drains/sewers) is excluded from the flood insurance policy.

7. Can I get coverage for water back up in basements?

Although basement water back up is excluded under most homeowners' insurance policies, coverage can be obtained by purchasing an endorsement. Most insurance companies offer sewer and drain back up as optional coverage. Coverage and limits vary by insurance company, so check with your agent/company about specifics. Some insurance companies include full coverage for sump pump failure while others specify items that are covered.

8. Are there steps I can take to minimize losses from water back up in basements?

- Never store perishables or valuables in basements that you can't afford to lose or replace.
- Do not store any item near basement drains.
- Check storm drain lines to make sure they're clear of debris, roots, etc.
- Grade the property around your home to drain water away from it.
- Install gutters and make sure downspouts are extended away from the foundation in order to carry water away from the basement walls.
- Use shelving or store items several inches above the potential water level to prevent loss.
- If you have water in your basement following storms, fix the leaks to avoid problems in the future such as mold.

Winter Power Outage Tips

The following tips are republished from a press release issued by the Massachusetts Emergency Management Agency (MEMA) on October 30, 2006.

Before an Outage

- Check flashlights and battery-powered portable radios to ensure that they are working, and you have extra batteries. A radio is an important source of weather and emergency information during a storm.
- Have sufficient heating fuel, as regular sources may be cut off. Have emergency heating equipment and fuel (a gas fireplace, wood burning stove or fireplace) so you can keep at least one room livable. Be sure the room is well ventilated.
- Make sure your home is properly insulated. Caulk and weather-strip doors and windows to keep cold air out.
- Install storm windows or cover windows with plastic from the inside to provide insulation.
- To keep pipes from freezing, wrap them in insulation or layers of newspapers, covering the newspapers with plastic to keep out moisture.
- Let faucets drip a little to avoid freezing.
- Know how to shut off water valves.
- If pipes freeze, remove insulation, completely open all faucets and pour hot water over the pipes, starting where they are most exposed to the cold. A hand-held hair fryer, used with caution, also works well.
- If your water supply could be affected (a well-water pump system), fill your bathtub and spare containers with water. Water in the bathtub should be used for sanitation purposes only, not as drinking water.
- Pouring a pail of water from the tub directly into the bowl can flush a toilet.
- Set your refrigerator and freezer to their coldest settings (remember to reset them back to normal once power is restored). During an outage, do not open the refrigerator or freezer door. Food can stay cold in a full refrigerator for up to 24 hours, and in a well-packed freezer for 48 hours (24 hours if it is half-packed).
- If you have medication that requires refrigeration, check with your pharmacist for guidance on proper storage during an extended outage.
- Review the process for manually operating an electric garage door.

During an Outage

- Dress for the season, wearing several layers of loose fitting, lightweight, warm clothing, rather than one layer of heavy clothing. The outer garments should be tightly woven and water repellent.
- Mittens are better than gloves.
- Wear a hat; most body heat is lost through the top of the head.
- Cover your mouth with a scarf to protect your lungs.
- Watch for signs of frostbite: loss of feeling and white or pale appearance in the extremities such as fingers, toes, ear lobes or the tip of the nose. If symptoms are detected, seek medical help immediately.
- Watch for signs of hypothermia: uncontrollable shivering, memory loss, disorientation, incoherence, slurred speech, drowsiness and apparent exhaustion. If symptoms are detected, get the victim to a warm location, remove any wet clothing, warm the center of the body first and give warm, non-alcoholic beverages, if the victim is conscious. Get medical help, as soon as possible.
- Snowdrifts can be used as a makeshift freezer for food. (Be aware of attracting animals).
- Snow can be melted for an additional water source.
- In order to protect against possible voltage irregularities that can occur when power is restored, you should unplug all sensitive electronic equipment, including TVs, stereo, VCR, microwave oven, computer, cordless telephone, answering machine and garage door opener.

Winter Power Outage Tips

After an Outage

- Be extra cautious if you go outside to inspect for damage after a storm. Downed or hanging electrical wires can be hidden by snowdrifts, trees or debris, and could be live. Never attempt to touch or moved downed lines. Keep children and pets away from them.
- Check with/help neighbors.
- Continue to stay off streets.
- Do not touch anything power lines are touching, such as tree branches or fences. Always assume a downed line is a live line. Call your utility company to report any outage-related problem.

The Massachusetts Emergency Management Agency (MEMA) is the state agency responsible for coordinating federal, state, local, voluntary and private resources during emergencies and disasters in the Commonwealth of Massachusetts. MEMA provides leadership to: develop plans for effective response to all hazards, disasters or threats; train emergency personnel to protect the public; provide information to the citizenry; and assist individuals, families, businesses and communities to mitigate against, prepare for, and respond to and recover from emergencies, both natural and man made. For additional information about MEMA, go to www.mass.gov/mema.



Heat Sources Safety

Each year, fire claims the lives of 4,000 Americans, injures tens of thousands, and causes billions of dollars worth of damage. People living in rural areas are more than twice as likely to die in a fire as those living in mid-sized cities or suburban areas. The misuse of wood stoves, fireplaces, portable space heaters, and kerosene heaters is especially common in rural areas.

The United States Fire Administration (USFA) believes rural fire problems can be reduced by teaching people to recognize potential hazards.

The following precautionary steps can greatly reduce an individual's chances of becoming a fire casualty:

Wood Stoves

Wood stoves cause over 9,000 residential fires every year. Carefully follow the manufacturer's installation and maintenance instructions. Look for solid construction, such as plate steel or cast iron metal. Check for cracks and inspect legs, hinges, and door seals for smooth joints and seams. Use only seasoned wood for fuel, not green wood, artificial logs, or trash. Inspect and clean your pipes and chimneys annually and check monthly for damage or obstructions. Be sure to keep combustible objects at least three feet away from your wood stove.



Electric Space Heaters

Only buy heaters with the Underwriter's Laboratory (UL) safety listing. Check to make sure it has a thermostat control mechanism, and will switch off automatically if the heater falls over. Heaters are not dryers or tables; don't dry clothes or store objects on top of your heater. Space heaters need available room around them; keep combustibles at least three feet away from each heater. Always unplug your electric space heater when it is not in use.

Kerosene Heaters

Buy only UL-approved heaters and check with your local fire department on the legality of using a kerosene heater in your community. Never fill your heater with gasoline or camp stove fuel; both flare up easily. Only use crystal clear K-1 kerosene. Never overfill any portable heater. Use the kerosene heater in a well ventilated room.

Wood Burning Fireplaces

Fireplaces regularly build up creosote in their chimneys. Fireplaces need to be cleaned out frequently and chimneys should be inspected for obstructions and cracks to prevent deadly chimney and roof fires. Check to make sure the damper is open before starting any fire. Never burn trash, paper, or green wood in your fireplace. These materials cause heavy creosote buildup and are difficult to control. Use a screen heavy enough to stop rolling logs and big enough to cover the entire opening of the fireplace to catch flying sparks. Don't wear loose-fitting clothes near any open flame. Make sure the fire is completely out before leaving the house or going to bed. Store cooled ashes in a tightly sealed metal container outside the home.

Having a working smoke alarm and carbon monoxide detector dramatically increases your chances of surviving a fire. Remember to practice a home escape plan frequently with your family.

Portable Generator Hazards

Portable generators are useful when temporary or remote electric power is needed, but they can be hazardous. The primary hazards to avoid when using them are carbon monoxide poisoning, electric shock or electrocution, and fire.

The United States Fire Administration (USFA) would like you to know that there are simple steps you can take to prevent the loss of life and property resulting from improper use of portable generators.

To Avoid Carbon Monoxide Hazards:

- Always use generators outdoors and away from doors, windows, and vents.
- NEVER use generators in homes, garages, basements, crawl spaces, or other enclosed or partially enclosed areas, even with ventilation.
- Follow manufacturer's instructions.
- Install battery-operated or plug-in (with battery backup) carbon monoxide (CO) alarms in your home, following manufacturer's instructions.
- Test CO alarms often and replace batteries when needed.
- NEVER cook inside or heat your house with a gas, wood or charcoal grill.
- PAY attention to flu-like symptoms, especially if more than one person has them. Headache, dizziness, confusion, fatigue and nausea are all common symptoms of carbon monoxide exposure.
- MOVE outside to fresh air immediately if a carbon monoxide leak is suspected. Go to the emergency room or call 911 if you suspect carbon monoxide poisoning.

To Avoid Generator Electrical Hazards:

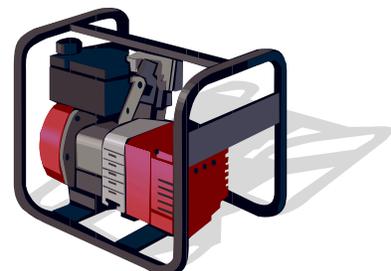
- Keep the generator dry. Operate on a dry surface under an open, canopy-like structure.
- Dry your hands before touching the generator.
- Plug appliances directly into generator or use a heavy-duty outdoor-rated extension cord. Make sure entire extension cord is free of cuts or tears and the plug has all three prongs, especially a grounding pin.
- NEVER plug the generator into a wall outlet. This practice, known as back-feeding, can cause an electrocution risk to utility workers and others served by the same utility transformer.
- If it's necessary to connect the generator to house wiring in order to power appliances, have a qualified electrician install appropriate equipment. Or, your utility company may be able to install an appropriate transfer switch.

To Avoid Fire Hazards:

Before refueling the generator, turn it off and let it cool. Fuel spilled on hot engine parts could ignite. Always store fuel outside of living areas in properly labeled, non-glass containers. Store fuel away from any fuel-burning appliance.

For More Information Contact:

The United States Fire Administration
National Fire Protection Division
16825 South Seton Avenue
Emmitsburg, MD 21727
www.usfa.dhs.gov/



National Weather Service Offices



Detroit/Pontiac - DTX

NWS Office, NOAA
9200 White Lake Road
White Lake, MI 48386-1126
(248) 625-3309, Ext. 726
Contact: Rich Pollman
www.weather.gov/dtx
Richard.Pollman@noaa.gov

Gaylord - APX

NWS Office, NOAA
8800 Passenheim Road
Gaylord, MI 49735-9454
(989) 731-3384, Ext. 726
Contact: Jim Keysor
www.weather.gov/apx
James.Keysor@noaa.gov

Grand Rapids - GRR

NWS Office, NOAA
4899 South Complex Drive, SE
Grand Rapids, MI 49512-4034
(616) 949-0643, Ext. 726
Contact: Jamie Bielinski
www.weather.gov/grr
Jamie.Bielinski@noaa.gov

Marquette - MQT

NWS Office, NOAA
112 Airport Drive South
Negaunee, MI 49866
(906) 475-5782, Ext. 726
Contact: Matthew Zika
www.weather.gov/mqt
Matthew.Zika@noaa.gov

Northern Indiana - IWX

NWS Office, NOAA
7506 East 850 N.
Syracuse, IN 46567
(574) 834-1104, Ext. 726
Contact: Michael Lewis
www.weather.gov/iwx
Michael.Lewis@noaa.gov