

Preparing Your Home For a Natural Disaster

If there is anything this last year has taught us, it's that power outages do happen; sometimes more often than we expect. A tropical storm this summer and an unexpected snow storm in October set records in Connecticut for power outages. Many homes were without power for over a week. Summer power loss might mean inconvenience and spoiled food, a snow storm in October might make for cold and uncomfortable nights, but these problems are small compared to what could happen if power was lost in the dead of winter.



During the summer and fall storms, many remained in their homes. Some left their homes and moved in with family members who did not lose power and many booked hotel rooms, if they were fortunate to find one. Many homes were abandoned until power was restored and essentially the homes were no worse for wear. In the colder months, when temperatures are below freezing, heating and plumbing pipes can freeze, damaging these systems along with walls, ceilings, floors and home furnishings. It is simply not wise or possible to just tough it out or leave. Precautions measures must be taken to protect one's home to ensure that costly damages do not happen.

Everyone should have a plan. Dealing with a problem of this magnitude when it occurs will very likely be much too late. Implementing any the following plans may require an investment, but will provide both peace of mind and will likely save you a significant amount of heartache as well as cold, hard cash!

This article deals with two types of preparedness for power loss in winter storms: Winterizing and generators. Each person will have to decide which is best for their home, but either method needs some research and thought before decision is made. In some cases, a handy homeowner may be able to much of what we recommend. However, it is our recommendation that professionals be used.

Plan 1. Purchasing and installing or connecting a generator may be too expensive for some. There is an alternative although much less practical. If you lose power you can get your house winterized. This essentially means draining all the water from your plumbing and heating systems if you have a boiler. The problem is that this must be done quickly enough so the pipes do not freeze. If you have not preplanned for this, it may not be possible to get a plumber out to your home in time. If this method is going to be your plan of choice, you should contact and arrange to have a plumber who is willing to be on call to you as a client and will be able to come at a moment's notice. There is likely to be a fee for this arrangement in addition to the cost of winterizing the home. The drawback is that getting a plumber to agree to this may be very difficult and in some cases, impossible. If you are fortunate to find a plumber like this and you get the house winterized, you will then have to move out and find shelter until power is restored. Then you will need your plumber again to de-winterize your home's systems once power is restored.

Plan 2. Purchasing a generator is likely your best plan. This eliminates all the drawbacks mentioned above. There are several choices to consider when thinking of installing a



generator. The type and size of generator along with its costs, to accommodate you will vary according to your needs. You have to decided whether you want a generator that provides full electric capacity and restores all your circuits or just essential ones like your heating system, refrigerator and a few lighting circuits. Some are “portable,” which require some hands-on work while in use. Another type of generator is a “standby” unit.

Portable Units: Portable generators can be purchased at your local home improvement stores and will range in price depending on the wattage they can produce. As purchased, these units will only supply power to individual devices that you directly plug into by extension cords, not an option to restore heat. With the installation of a transfer switch, your portable generator can run essential circuits from you electric panel such as, your heating system, refrigerator, microwave and some lighting. For this, you will want a generator that will produce about 5000 to 8000 running watts. The cost may range from \$750 to over \$1000 for the generator. The cost to have an electrician install a transfer switch is currently about \$900 to \$1100.

Portable units are manually operated. When power goes off, you have to take you generator outside (far enough away from the home to eliminate the risk of carbon monoxide poisoning), plug it in and manually start it along with the gasoline required to run it. Most units have 6 to 8 gallon tanks that will run for about 10 hours. Don’t forget to familiarize yourself with manufactures recommended maintenance. If there is a power outage, gas stations may also be out of power and that means traveling for gas or safely storing enough gas to last several days or more.



Standby Units: There are various sizes of standby units. You can get smaller ones to run essential circuits or entire homes. It really depends on how much money you are able to spend. The price can range from a \$2000 dollars up to \$15,000 or more plus installation costs, all based on how much of the home’s power you want to restore. These units typically run on natural gas or propane and are installed in a permanent location on the exterior of the home. The benefits are that if you want full power back up for the home, you can get a unit to accommodate you. They turn on automatically when power is lost and you don’t have to keep manually feeding it fuel.

Before you make your plan, take the time needed to adequately research what is best for you life style and budget. We have been fortunate this year so far in that both major state wide power outages were during months that were not cold enough to freeze pipes. It’s up to you and your budget to determine if going without a plan is worth the risk.