

NORTH CAROLINA

# HURRICANE GUIDE



# KNOW YOUR ZONE



Know Your Zone is an evacuation system for coastal counties that highlights North Carolina's areas most vulnerable to impacts from hurricanes, tropical storms and other hazards.

When a storm is approaching, local officials will determine which zones are most at risk and which residents should evacuate. Higher risk areas in Zone A will typically be evacuated first, followed by areas in Zone B, etc. A tiered approach is used in order to help reduce traffic throughout the evacuation period. While all zones won't be evacuated in every event, emergency managers will work with local media and use other outreach tools to notify residents and visitors of impacted zones and evacuation instructions.

Local officials maintain the responsibility of ordering evacuations. Please listen to local officials, local media outlets and other trusted sources to maintain awareness of evacuation decisions. Even if there are no pre-determined zones in your area, this does not mean you will never be asked to evacuate by local officials.

**Look up your evacuation zone at**  
**KNOWYOURZONE.NC.GOV**

**My County is:** \_\_\_\_\_

**My Zone is:** \_\_\_\_\_

# HURRICANES IN NORTH CAROLINA

The Atlantic hurricane season runs from June 1 - November 30. While devastating hurricanes can occur anytime during those months, peak hurricane season is mid-August to late October.

It is important to remember the forecast cone is NOT an impact cone. Impacts from tropical systems can and will be felt far from the storm's center. The center of the storm does not need to make landfall in North Carolina for the state to feel severe impacts.

## WATCHES VS. WARNINGS

Knowing the difference between watches and warnings can help you and your family stay safe as a storm threatens your area. Watches mean that severe conditions haven't occurred yet, but could in the near future. If a warning is issued, it means dangerous weather is imminent. Preparedness activities become difficult once winds reach tropical storm force.

TROPICAL STORM/HURRICANE	
<b>WATCH</b>	Tropical storm/hurricane conditions are possible within <b>48 hours</b> .
<b>WARNING</b>	Tropical storm/hurricane conditions are expected within <b>36 hours</b> .
STORM SURGE	
<b>WATCH</b>	Life-threatening inundation from rising water moving inland from the shoreline is possible within <b>48 hours</b> .
<b>WARNING</b>	There is a danger of life-threatening inundation from rising water moving inland from the shoreline within <b>36 hours</b> .

# TROPICAL IMPACTS

Threats from tropical weather systems include storm surge, heavy rain, damaging winds, tornadoes and rip currents.

## STORM SURGE

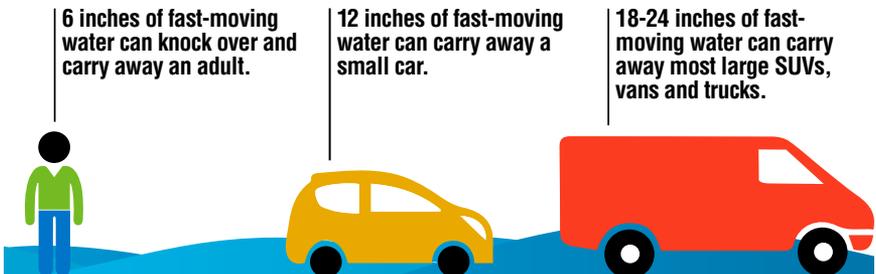
Storm surge is produced by water being pushed toward the shore by the force of the wind. This rise in water can cause extreme flooding and is often the greatest threat to life and property for coastal areas. To help you prepare, forecasts are expressed as feet of water above ground.



## HEAVY RAIN

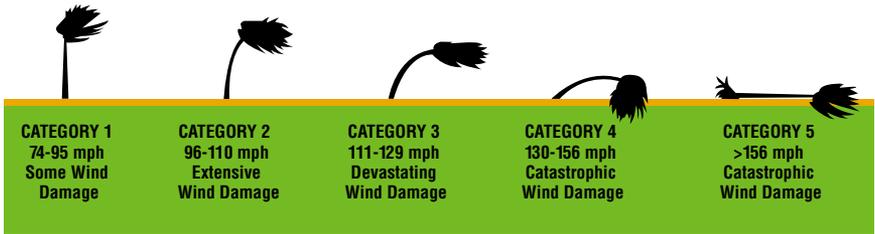
Tropical systems often produce widespread heavy rain, which can result in deadly and destructive flash flooding and long-term river flooding. Rainfall amounts are not related to the strength of the storm, but rather to the speed, size and geography of the area. Never drive on flooded roadways. Turn Around, Don't Drown!

For current river conditions and forecasts, visit [fiman.nc.gov](http://fiman.nc.gov).



# WIND

Tropical storm force winds (39-73 mph) and hurricane force winds (>74 mph) are strong enough to inflict injury and damage or destroy property. The Saffir-Simpson Hurricane Wind Scale classifies storms into five categories based on sustained wind speed. This scale does not account for the threat of storm surge, heavy rain and tornadoes.

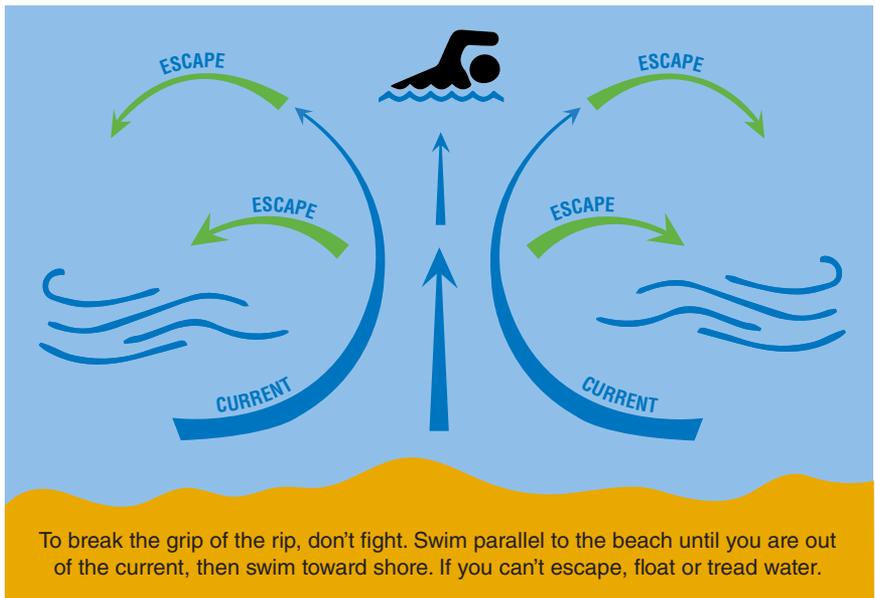


# TORNADOES

Tropical systems often produce tornadoes. Typically, these tornadoes are short-lived but can pose a significant threat as they offer little warning time.

# RIP CURRENTS

Winds from tropical systems can cause dangerous waves and deadly rip currents along the coast – even at large distances from the storm. It is important to heed the advice of the local emergency services.

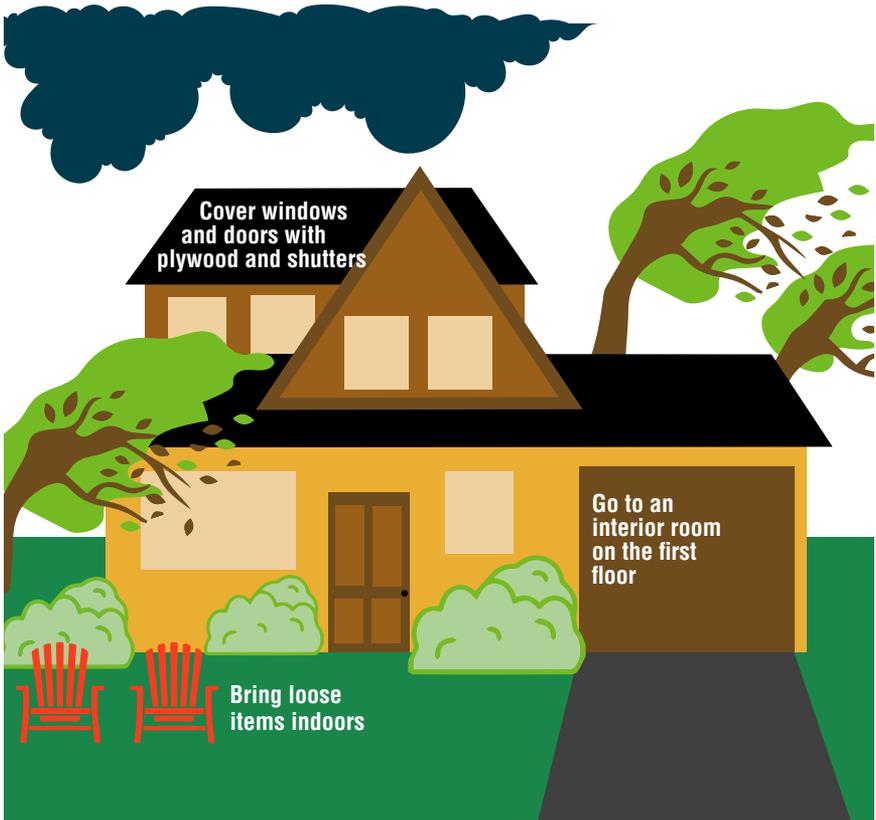


## STAYING SAFE AT HOME

If you choose to remain at home, ensure you are prepared to be self-sufficient for several days. Stay tuned to local media for emergency information and remain alert of changing weather conditions. If the eye of the storm passes over your area, be aware that severe conditions will quickly return.

Never run a generator inside your home or garage. Carbon monoxide fumes can build up and become deadly. Plug appliances directly into the generator. If you smell gas, leave your home immediately and call your utility provider.

During an outage, do not open refrigerators or freezers unless absolutely necessary. Cold air can escape, allowing food to thaw more quickly.



# EVACUATE/SHELTER SAFELY

Monitor **ReadyNC.org** for the latest information. If you are asked to evacuate, promptly heed instructions from local officials.

- Know your evacuation destination and be aware of available shelters. Notify family and friends of your plans.
- If there is time to do so safely, turn off gas, electricity and water. Unplug appliances before leaving.
- Take your emergency supply kit with you. Bring extra cash, medications and important documents when you evacuate.
- Remember, specialty items (infant formula, diapers, specific dietary foods, durable medical equipment and some medical supplies) may not be available at emergency shelters.
- Not all shelters are pet friendly, so double-check before bringing your animals.
- Keep your cell phone charged and calls brief to minimize network congestion.
- After the storm, be patient and listen to local officials for instructions on returning home. Reentry into communities may be initially limited to first responders and residents.

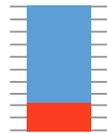


# GET FLOOD INSURANCE

- Homeowners and renters insurance do not typically cover flood damage.
- Without flood insurance, most residents have to pay out of pocket or take out loans to repair and replace damaged items. With flood insurance, you're able to recover much faster.
- Many flood insurance claims come from outside of high-risk flood areas. Find your flood risk: **flood.nc.gov**.
- 1" of water damage could lead to \$25,000 or more in cleanup and repairs.
- The cost of flood insurance is small compared to the cost of flood damage (\$69,000 average flood insurance claim).
- Most flood insurance comes through the National Flood Insurance Program (NFIP) - but you must purchase it through an insurance agent or company. Talk to your insurance agent today or visit **floodsmart.gov** to find an agent in your area.



**\$69,000**  
average flood  
insurance claim



**MORE THAN  
20%** of flood  
claims come from  
outside high-risk  
flood zones

**FLOODS**

#1 natural  
disaster  
in the U.S.



**1 INCH**  
of water  
damage

= **\$25,000**  
in clean up  
and repairs



# INSURANCE TIPS



- Ensure you have enough homeowner's insurance to repair or replace your home, car or boat. Know your policy's deductibles and the procedures to take when property is damaged or destroyed.
- A separate policy for flooding is likely necessary, regardless if you own or rent. Remember that new flood insurance policies often require a 30-day waiting period.



- Create a home inventory by documenting the estimated value, date of purchase and brand name/description of the valuable items in your home, including furniture, electronics and jewelry.

## **If you have storm damage:**



- Contact your insurance agent as soon as possible to arrange a visit. Be patient as insurance companies are likely handling a very large volume of requests.
- Before making repairs to your home, take photographs and prepare a detailed inventory of all damaged property.



- Make only those repairs necessary to prevent further damage. Do not make permanent repairs without first consulting your agent. Unauthorized repairs may not be reimbursed.
- Save receipts for materials purchased for temporary repairs.



- Before renting temporary shelter, check with your insurance company or agent to determine what expenses will be reimbursed.

# RETURNING HOME

Some areas may be inaccessible following a disaster, even if evacuation orders are no longer in place.



## Follow Directions

Local and state officials will determine when it's safe to return home and can advise on the safest routes. A staged reentry process may be used to facilitate a safe and orderly return allowing the recovery process to begin. Watch your local government's website or social media channels for reentry instructions after an evacuation.



## Watch Out

Avoid walking or driving through flood waters, which may hide hazards. Never drive through flood waters or around barricades as streets and bridges may be washed out.



## Inspect Carefully

Once you return, walk around the outside to check for loose power lines (but do not touch), gas leaks and structural damage. If you smell gas or if there is structural damage, do not enter until local officials have declared it safe. If clearing debris, be careful not to block roadways, fire hydrants and utility boxes. Local officials will provide information on how to properly dispose of debris.



## Disposing of Storm Debris

Separate debris into separate piles: limbs/brush, household trash and other materials (construction debris). Place debris at curb for trash pickup, or haul waste to a permitted landfill. Limit open burning and never burn trash, lumber, tires, plastics and other man-made materials.



## Drinking Water Safety

Following a storm, drinking water can become contaminated and may cause illness. Listen for public announcements about the safety of the public water supply. If you are on well water and extensive flooding has occurred near your home, do not drink the water and do not turn on the electricity to your pump until flood waters recede. Use bottled water until your well has been disinfected and your water has been tested.

# HELPING OTHERS

Generosity of the public in the wake of disasters helps affected communities in their recovery. However, the surge of donated items can quickly exceed the needs of the affected communities and overwhelm organizations who sort through the donations. Following a disaster, you may be asked to refrain from donating unsolicited goods while agencies provide immediate services and until survivors' needs are accurately identified.



## Donate Cash

If you are not affected by the disaster, the most effective way to support disaster survivors' recovery is to make tax-deductible financial donations to trusted, charitable organizations. This gives them the ability to purchase, or provide vouchers for, what survivors actually need. In addition, when these organizations or survivors purchase goods or services locally, they pump money back into the local economy, helping businesses recover faster.



## Donate through Trusted Organizations

If you donate goods, only donate to reputable organizations to ensure your financial contribution is used responsibly. The North Carolina Voluntary Organizations Active in Disaster (VOAD) website provides a list of vetted disaster relief organizations providing services to survivors in North Carolina.



## Register before Volunteering

Check with local organizations for information about where volunteers are needed. Until volunteers are specifically requested, stay away from disaster areas. When unaffiliated volunteers self-deploy, it can create additional burdens on communities where resources for food and shelter are scarce. Potential volunteers are asked to register with **nc.gov/volunteer** or with a voluntary or charitable organization of their choice.

# SEEKING DISASTER ASSISTANCE

If you are a homeowner or renter whose home has been damaged in the storm, resources are available to help you recover. Assistance may come from any number of organizations, including those relying on volunteers. These organizations provide food, shelter, supplies and assist with cleanup efforts.



## **NC 2-1-1**

An information and referral service, NC 2-1-1 is a public information portal for residents to obtain real-time communications and resources related to the disaster.

**[NC211.org](http://NC211.org)**



## **Federal Emergency Management Agency (FEMA)**

In severe disasters, FEMA may provide support to individuals and families with temporary housing, counseling and other assistance. FEMA grants may help you make basic repairs so your home is safe, sanitary and secure. FEMA will provide information through the media and community outreach about federal assistance and how to apply.

**[disasterassistance.gov](http://disasterassistance.gov)**



## **U.S. Small Business Administration (SBA)**

In times of disaster, the SBA offers low-interest loans for businesses, homeowners and renters. There's no obligation to accept a loan, but you may miss out on the largest source of federal disaster recovery funds if you do not submit an application.

**[disasterloan.sba.gov](http://disasterloan.sba.gov)**



## **Fraud Alert**

Survivors should be aware of fraud and scams and report any suspicious activity or potential fraud from scam artists, identity thieves and other criminals.

## POTENTIAL SHELTERING & HOUSING SOLUTIONS

If a federal disaster declaration is declared and federal assistance for individuals becomes available, survivors who sustain damage to their primary residences may be eligible for one or more of the following FEMA housing solutions:



**Rental Assistance:** Offers temporary financial help so disaster survivors have somewhere to live while they make plans for permanent housing.

**Who may be eligible?** A homeowner or renter whose primary residence is determined to be uninhabitable after a FEMA inspection, who has housing needs not covered by insurance and who needs to relocate while repairs are under way.



**Transitional Sheltering Assistance:** Pays room and tax costs at participating hotels for disaster survivors.

**Who may be eligible?** A survivor whose primary home is uninhabitable or inaccessible due to the disaster and who has housing needs not covered by insurance. Survivors do not need to wait for FEMA housing inspection to be considered eligible.



**Home Repairs:** Helps disaster survivors make basic repairs so that their homes are safe, sanitary and functional.

**Who may be eligible?** A homeowner whose primary residence is found to be uninhabitable after a FEMA inspection and who has a housing need not covered by insurance.



**Direct Temporary Housing:** Provides temporary travel trailers or manufactured housing units to eligible survivors.

**Who may be eligible?** Trailers and manufactured housing units are a temporary solution for survivors whose primary home is uninhabitable, have uninsured housing needs and have no other practical temporary housing options available within a reasonable commuting distance from their primary residence. Renters whose pre-disaster rental is determined to have major damage or is destroyed may also be eligible.

# DISASTER PREP FOR SMALL BUSINESSES

- **Make a business continuity/recovery plan.** Websites such as the Carolina Small Business Development Fund and Small Business Administration (SBA) offer helpful guides and checklists to get started.  
**[carolinasmallbusiness.org](http://carolinasmallbusiness.org)**
- **Review your business-related insurance policies** to ensure adequate coverage. If you lease your space, review your lease to make sure the building owner has adequate coverage.
- **Gather important business documents** including your insurance policy and agent information. Back up electronic files to a cloud-based server or copy to a USB flash drive.
- **Secure all office equipment** including cell phones, chargers, laptops and USB flash drives. Take pictures of inventory.
- **Collect contact information for your utility providers** to quickly report disruptions and outages.
- **Maintain updated contact information for all employees** to check their safety and communicate about the status of business operations.
- **Provide regular “out of office” updates** to your business phone and/or email to share information on business operations among staff and customers.
- **Review incoming and outgoing shipments** and make alternative arrangements if necessary.
- **Remember rumors are common after a disaster.** This can lead people to delay their own recovery plans. Be proactive, patient and persistent in pursuing your recovery.

# RECOVERY RESOURCES FOR SMALL BUSINESSES

## **Carolina Small Business Development Fund**

*carolinasmallbusiness.org*

## **Business Link North Carolina (BLNC)**

800.228.8443 (Se Habla Espanol)

## **Small Business and Technology Development Center (SBTDC) Business Counseling Assistance**

*sbtcd.org* 800.228.8443

## **Disaster Unemployment Assistance**

*des.nc.gov*

## **NC Rural Center's Thread Capital Rapid Recovery Loan**

*threadcap.org/disaster-recovery*

## **NC Department of Administration (DOA) Office of Historically Underutilized Businesses (HUB)**

*ncadmin.nc.gov/businesses/hub/hub-certification*

## **Small Business Administration (SBA) Resources**

Disaster loan: *disasterloan.sba.gov*

Business guide: *sba.gov/business-guide*



# STEPS TO BUSINESS RECOVERY



## Contact your Insurance Carrier and File Your Claim

If you are leasing business space, ensure that your lease owner has contacted their insurance carrier. Take pictures of the damage.

**STEP 1**

## Register with FEMA

Once a federal disaster declaration has been made for your area, contact FEMA to report any loss. FEMA will take your information and provide you with a registration number.

**disaster  
assistance.gov**

**STEP 2**

## Contact Business Link North Carolina (BLNC)

BLNC staff will connect your business to the appropriate organization for assistance. All inquiries will receive a response from a confidential business counselor within two business days.

**800.228.8443**

**STEP 3**

## Visit the Business Recovery Website

The Small Business and Technology Development Center (SBTDC) will provide updates on disaster declarations and services available to businesses.

**SBTDC.org**

**STEP 4**

# STEPS TO BUSINESS RECOVERY

## Talk with a Confidential Business Counselor

One-on-one counseling assistance is provided by the SBTDC or Small Business Center Network (SBCN).

Counselors can help assess financial impact, reconstruct financial statements, evaluate options with creditors, prepare loan applications and more.

**800.228.8443**

**STEP 5**

## Apply for a Business Recovery Loan

Options include:

**NC Rural Center's Thread Capital Rapid Recovery Loan**  
(supports small businesses/family farms)

**[threadcap.org](http://threadcap.org)**

**U.S. SBA Disaster Loan**  
(low interest loans for homeowners, renters, businesses and nonprofits)

**[disasterloan.sba.gov](http://disasterloan.sba.gov)**

**STEP 6**

## Consider Unemployment Claims & Benefits

If you're not eligible for unemployment insurance, you may be eligible for Disaster Unemployment Assistance (DUA).

DUA provides temporary payments to those in federally declared disasters whose employment has been lost or interrupted.

Business owners that are self-employed, farmers or commercial fishermen who are unemployed as a direct result may be eligible.

**[des.nc.gov](http://des.nc.gov)**

**STEP 7**

## Utilize the NC DOA HUB Database

The NC Department of Administration Office of Historically Underutilized Businesses (HUB) database offers information for those seeking qualified vendors.

This resource provides opportunities to both serve as or procure the services of a contractor and is widely used to locate historically underutilized businesses for goods, services and construction.

**STEP 8**

# DISASTER RECOVERY FOR FARMERS

When disaster strikes, knowing how to find needed resources in a timely manner is crucial to a farmer's continuity of operations and ability to fully recover. The following steps can speed the recovery process:

- **Document**

Insurance companies, FEMA, Farm Service Agency (FSA) and other agencies from which you may qualify for assistance will require documentation of damages following a disaster. Be sure you have receipts for all business purchases. Take photos of damage and provide written documentation before clean-up or repair begins.

- **Assess Operating Needs**

Whether you raise livestock and need to assess waste management and feed supply status, or you raise crops and grain-bin ventilation has stopped, situational awareness will be crucial to your continuity of operations. For production issues that require immediate remedy, contact your county Cooperative Extension agent or the North Carolina Department of Agriculture & Consumer Services (NCDA&CS).

- **Contact Appropriate Agencies Immediately**

Each assistance program has a deadline, some of which come very quickly following a disaster. NCDA&CS and Cooperative Extension personnel can help keep you informed of any state level assistance programs for which you may qualify.



# RECOVERY RESOURCES FOR FARMERS

**NC Department of Agriculture  
& Consumer Services (NCDA&CS)**  
*ncagr.gov*

**NC Cooperative Extension (County Centers)**  
*ces.ncsu.edu/local-county-center*

**Farm Service Agency (FSA)**  
*fsa.usda.gov*

**Small Business Administration (SBA) Resources**  
*disasterloan.sba.gov*

**Extension Disaster Education Network (EDEN)**  
*eden.lsu.edu*

**US Department of Agriculture (USDA)**  
*farmers.gov/recover*

**USDA Discovery Tool**  
*newfarmers.usda.gov/discovery*



## ACCESS & FUNCTIONAL NEEDS

- Put your most important identification and medical records (including prescriptions) into a digital format for safekeeping and quicker movement. Paper documents can easily become misplaced or damaged during a disaster.
- Put your name and contact information on your equipment in case it becomes separated during evacuation and sheltering.
- Have your plan ready and share it with your personal support network. Don't delay if you decide to evacuate in order to reach your destination safely ahead of a storm.
- Consider additional items that may be needed including batteries for hearing aids and other assistive devices, extra oxygen tanks, electrical backups for medical equipment or special food requirements.
- If you undergo routine treatments at a clinic or at home, talk to your provider about their emergency plans. Work with them to identify back-up service providers to where you might evacuate (oxygen delivery, dialysis, home health care).
- If you have a service animal, pack emergency supplies for them, including food and extra water.
- Sign up to receive emergency alerts in your area so you will be notified of hazardous weather and local instructions.



# TRUSTED SOURCES OF INFORMATION

## North Carolina Department of Public Safety (NCDPS)

[ncdps.gov](http://ncdps.gov)

 [NCPublicSafety](#)

 [NCPublicSafety](#)

## North Carolina Emergency Management (NCEM)

[ncdps.gov/ncem](http://ncdps.gov/ncem)

[readyNC.org](http://readyNC.org)

 [NCEmergency](#)

 [NCEmergency](#)

## NC Flood Inundation Mapping and Alert Network (FIMAN)

[fiman.nc.gov](http://fiman.nc.gov)

## North Carolina Department of Transportation (NCDOT)

[drivenc.gov](http://drivenc.gov)

 [NCDOT](#)

 [NCDOT](#)

## North Carolina State Highway Patrol (NCSHP)

[ncdps.gov/shp](http://ncdps.gov/shp)

 [NCHighwayPatrol](#)

 [NCSHP](#)

## North Carolina 2-1-1

[nc211.org](http://nc211.org)

 [NC211](#)

 [NC\\_211](#)

## Federal Emergency Management Agency (FEMA)

[fema.gov](http://fema.gov)

[ready.gov](http://ready.gov)

 [FEMARegion4](#)

## National Hurricane Center

[hurricanes.gov](http://hurricanes.gov)

 [NWSNHC](#)

 [NHC\\_Atlantic](#)

## NWS Morristown

[weather.gov/mrx](http://weather.gov/mrx)

 [NWSMorristown](#)

 [NWSMorristown](#)

## NWS Greenville-Spartanburg

[weather.gov/gsp](http://weather.gov/gsp)

 [NWSGSP](#)

 [NWSGSP](#)

## NWS Blacksburg

[weather.gov/rnk](http://weather.gov/rnk)

 [NWSBlacksburg](#)

 [NWSBlacksburg](#)

## NWS Raleigh

[weather.gov/rah](http://weather.gov/rah)

 [NWSRaleigh](#)

 [NWSRaleigh](#)

## NWS Wilmington

[weather.gov/ilm](http://weather.gov/ilm)

 [NWSWilmingtonNC](#)

 [NWSWilmingtonNC](#)

## NWS Newport/Morehead City

[weather.gov/mhx](http://weather.gov/mhx)

 [NWSMoreheadCity](#)

 [NWSMoreheadCity](#)

## NWS Wakefield

[weather.gov/akq](http://weather.gov/akq)

 [NWSWakefieldVA](#)

 [NWSWakefieldVA](#)

# MAKING PREP PERSONAL

It's never too early to prepare! Use the space below to identify contact information specific to your family that may be needed during disasters.

Workplace: \_\_\_\_\_  
\_\_\_\_\_

School / Childcare: \_\_\_\_\_  
\_\_\_\_\_

Primary Care: \_\_\_\_\_  
\_\_\_\_\_

Pharmacy: \_\_\_\_\_

Local Electric: \_\_\_\_\_

Local Gas: \_\_\_\_\_

Local Water: \_\_\_\_\_

Insurance Agency: \_\_\_\_\_

Police (Diall 911) or: \_\_\_\_\_

Local Emergency Management: \_\_\_\_\_

Emergency Meeting Place: \_\_\_\_\_

Additional Information and Reminders: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# BUILD YOUR EMERGENCY SUPPLIES KIT

The best time to assemble your emergency supply kit is before a disaster. Develop a Family Emergency Plan since your family may not be together when disaster strikes. Visit [ReadyNC.org](http://ReadyNC.org) to download the Family Emergency Plan.



Water (one gallon per person per day)



Non-perishable foods, such as canned goods, granola bars, nuts, dried fruit and cereal



Non-electric can opener



First aid kit and medicines



Baby supplies, toys, books, games



Food, water, leash and carrier for pets



Extra pair of eyeglasses



Flashlight, portable radio, batteries



Cash and change



Blanket or sleeping bag



Extra set of house and car keys



Change of clothes, sturdy shoes



Anti-bacterial hand wipes or gel



Fire extinguisher, ABC-type



Important papers: identification, insurance, bank information, will, etc.



Personal hygiene items: toothbrush, toothpaste, soap, etc.



Cell phone and charger



The digital version of this guide, including the Spanish translation, is available for download at [ReadyNC.gov](https://www.ReadyNC.gov)

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