

Road Safety During Storms

By Colonel W. Fletcher Clay
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When hurricanes or tropical storms threaten the state, the Highway Patrol is ready to respond to the needs of North Carolina. Those living in the mountains and foothills of North Carolina can help by being prepared well before a storm threatens. Residents should not only have their disaster supply kit ready to go in case of an evacuation order, but they should also have their vehicles gas tank filled in case they have to drive some distance and gas stations are closed.

If ordered to evacuate, people should do so in a calm, orderly manner, and obey the instructions of the officers directing traffic. Residents should get to a shelter, hotel or other safe destination before the storm arrives and stay there until the storm has passed and floodwaters recede.

No one should ever drive in hurricane-force or tropical storm winds. Falling trees, debris flows and flooded rivers put drivers at severe risk. Even after the storm has passed, the potential for flooding can occur a day or two later, and less than a foot of water can float an automobile. Do not drive into or around standing water. Turn around, don't drown. Flooded highways and bridges are extremely dangerous.

Once the storm has passed, roads should be kept clear for emergency vehicles. People should not return to their homes until local officials announce that roads are open and it is safe to re-enter.

Washed out roads, bridges and overpasses will be inspected by the Department of Transportation following the storm, and will not re-open until they are safe. Road information can be found at www.ncsmartlink.org, or by calling 511, the state's hotline for current and emergency road conditions.

Those who follow these safety precautions will help keep their family and themselves safe during hurricane season.

Western North Carolina STORM GUIDE

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Know Your Weather Terms

Floods
A **WATCH** means that severe weather is possible within the designated watch area. Be alert! A **WARNING** means that severe weather has been reported or is imminent. Take necessary precautions!

Flood Watch: Flooding may happen soon. Stay tuned to the radio or television news for more information.

Flood Warning: You may be asked to leave the area. A flood may be happening or will very soon. If you have to leave the area, remember to bring your Disaster Supply Kit and make arrangements for your pets.

Flashflood Warning: A flashflood is happening. Get to high ground immediately.

Tropical Storms
An organized system of clouds and thunderstorms with a defined circulation and maximum sustained winds of less than 39 mph (<35 knots).

Tropical Depression: An organized system of strong thunderstorms with a defined circulation and maximum sustained winds of 39 to 73 mph (35-65 knots).

Tropical Storm: An intense tropical weather system with a well defined circulation and maximum sustained winds of 74 mph (64 knots) or higher.

Hurricane: Those who follow these safety precautions will help keep their family and themselves safe during hurricane season.

Flood Safety

Each year, many deaths occur due to flooding because people underestimate the force and power of water. Hurricanes have caused most of the widespread flooding events in western North Carolina such as the 1916 and 1940 floods. You can prepare now before a storm hits and the rivers swell.

First, determine if you live in a flood zone. Your local emergency management or local planning offices can help you.

Next, review your insurance policies and consider getting flood insurance if you don't already have it. Even if you are not in a flood zone, you may want to consider flood insurance. Many times flooding occurs outside the mapped flood zone. Homeowners insurance alone will not cover flooding. Policies for buildings outside of the flood plain are quite modest in cost.

Finally, always keep a three-day emergency supply kit on hand for any disaster. If you take these steps, and follow the tips below, you will be prepared to take action if a flood warning is issued.

Driving
NEVER drive through floodwaters. Cars will float in less than one foot of water, and most deaths in flash flooding occur in automobiles. If you are caught in rising water, stay with the vehicle. Move to the roof or truck bed. Abandon your vehicle only as a last resort. Do not stay in areas subject to flooding when you know a hurricane or tropical storm is coming.

Don't become trapped on the road when the water begins rising. Bridges, dips in the road or low spots are especially dangerous. Do not drive around barriers that warn of flooding, and if you cannot see the lines on the road, remember to **TURN AROUND, DON'T DROWN**. Be especially cautious at night when it is harder to recognize the dangers of floods and flash floods.

On foot
NEVER try to cross a flowing stream on foot, not even a small stream. Streams or drainage channels may flood suddenly, knock you off your feet and quickly sweep you away.

How to avoid property loss before a storm

Protection from flooding

- Buy flood insurance.
- Move valuables and appliances out of the basement.
- Have the main breaker or fuse box and utility meters elevated.
- Consider elevating your home or business above the 100-year floodplain.
- Anchor fuel tanks to prevent flotation in the event of a flood.
- Make sure that any flood-proofing efforts are in compliance with minimum National Floodplain Insurance Program (NFIP) requirements and with state and local building codes.

Your local emergency management office can direct you to your local National Flood Insurance Program representative. You may also call 1-800-427-4661, or 919-715-8000, ext. 273.

You can also support municipal improvements and policies such as:

- Storm water management.
- Comprehensive land use planning.
- Capital improvements planning (for burial of utility lines, flood-proofing of sewage plants and pumps).
- New road extension plans to avoid flood-prone areas.
- Wetlands preservation.
- Conservation easements.
- River bank setbacks, and riparian (riverbank) buffers.
- Acquisition and elevation projects for eligible properties in special flood hazard areas.
- Limit government spending in high-hazard areas, both flood and steep-slope areas.
- Clean out debris in drainage ditches, culverts and other road or driveway crossings.
- Stabilization of steep slopes through vegetation and proper compaction of any fill areas.
- Support local flood management programs such as the National Flood Insurance Program.

Helpful Web Sites

National Weather Service www.weather.gov
Family Preparedness www.ready.gov
North Carolina road conditions www.ncsmartlink.org
N.C. Department of Insurance www.ncdoi.com
N.C. Environment and Natural Resources www.enr.state.nc.us
N.C. Crime Control and Public Safety www.nccrimecontrol.org

Stay away from areas that are already flooded. Do not try to swim or dive, canoe or kayak on flooding rivers or in any floodwater. Currents are deadly.

Watch for mudslides, broken sewer or water mains, downed electrical wires and fallen objects.

At home
Listen to a battery-powered radio for the latest storm information. If you live in a flood-prone area, fill your bathtubs, sinks and jugs with clean water in case tap water becomes contaminated.

If local authorities instruct you to do so, turn off all utilities at the main power switch and close the main gas valve. Deadly electric currents pass easily through water, and gas leaks can cause an explosion.

If local officials order you to evacuate, do so immediately. If the water starts to rise inside your house and you can't evacuate safely, retreat to the second floor, the attic and, if necessary, the roof. Always keep a route open to reach the highest point in your house such as an attic window or skylight.

After a flood
Floodwaters can carry raw sewage, chemical waste and other disease-spreading substances. If you've come in contact with floodwaters, wash thoroughly with soap and disinfected water. Check for structural damage before re-entering your home. **Do not** go in if there is a chance of the house collapsing. Avoid weakened structures. Do not turn utilities back on until an electrician has inspected your system and says it is safe to do so.

Do not use matches, cigarette lighters or other open flames since gas may be trapped inside your house and could explode upon ignition. If you smell gas or hear hissing, open a window, leave quickly and call the gas company from a neighbor's home.

Check for sewage and water line damage. If your well has been flooded, assume the water in your home has been contaminated. Until local authorities say the water supply is safe to use, boil water for drinking and food preparation. Throw away any food, including canned goods, that has come in contact with floodwaters.

Unhealthy mold will grow quickly once floodwaters recede. You need to throw out water-damaged carpets, padding, upholstered furniture, mattresses and any furniture made of particle board or wafer board. You can salvage clothing and linens by washing them with chlorine bleach and detergent or by dry cleaning them.

Hard surfaces damaged by floodwater need to be scrubbed thoroughly with soap, water and chlorine bleach to remove mold spores and dirt.

A Message from the Department of Insurance

Now is the time to review your insurance coverage and to make sure you have enough to fully cover your property. You don't want to wait until after a storm hits and you've suffered losses to find out that your property was not covered. By then it's too late.

You should also be aware that some threats, such as flooding and landslides, are not covered by your standard policy. You should consult with your agent to assess your need for flood insurance and/or coverage for landslides. Flood insurance is readily available through the National Flood Insurance Program, but coverage for landslides is not included in flood policies.

I encourage you to study the chart below and learn more about what your homeowners policy covers. Give careful consideration to what kind of coverage you need and how much your property is worth, then talk to your agent or insurance company about making sure you have the policy or policies you need. If you have any questions or if you need more information about homeowners insurance, you can call the Department's Consumer Services hotline, 1-800-546-5664 or download "A Consumer's Guide to Homeowners Insurance" at www.ncdoi.com/consumerpublications.asp.

Jim Long, Insurance Commissioner

The standard homeowners insurance policy typically provides the following:	
COVERED	NOT COVERED
repairs or replacement* of your home if damaged by certain events, including wind damage	damage caused by flood waters or a landslide
repairs or replacement of other structures, such as tool sheds, detached garages, etc.	full replacement costs are not provided unless you buy more coverage
personal belongings in your home and those of family members living with you	the amount of coverage for personal belongings is usually limited and additional insurance may be needed for items such as jewelry, silverware, furs, art collections, etc.
additional living expenses if your home is damaged and you can't live in it; generally includes housing, meals and warehouse storage	only charges above and beyond your normal and customary expenses are covered
liability coverage in case you or someone who lives with you is legally responsible for the injury of someone else on your property	not all situations are covered, such as intentional acts
medical expenses for someone accidentally injured on your property	injuries to yourself or your family members

*The Department recommends purchasing a policy that offers at least 80 percent of the full replacement cost of the dwelling.