



13/abc
NEWSNOW

STORM MODE

HURRICANE GUIDE

Introduction



13News Now Weather Team



June 1st marks the start of the official Atlantic Hurricane Season and meteorologists expect 2020 to be another active year. The National Hurricane Center is forecasting 13 to 19 named storms. Of those, 6 to 10 are expected to become hurricanes. 3 to 6 are forecast to become major hurricanes – storms with wind speeds of 111 mph or higher. With the COVID-19 pandemic still affecting us all, now is the time to prepare, get the supplies you need, and make sure your family knows exactly what to do in case an evacuation order is issued. The **13News Now Storm Mode Hurricane Guide** provides all the information you need to make sure you and your family are ready.

Make a Hurricane Family Plan

Know your area:

- Check evacuation maps for your county and know what zone you are in.
- Know where a shelter or other safe places are located in case you need to leave your home.

Know your supplies:

- Be sure to have plenty of water
- You should have a gallon of water per family member per day
- Stock up on non-perishable foods
- Flashlight with extra batteries
- Battery operated radio
- Fire extinguisher

Have a communication plan:

- Have a plan set up for you and your family.
- Complete a contact card for all family members with names, phone numbers, and email addresses.

Prepare a first aid kit filled with:

- Bandages, antiseptic wipes, instant ice pack, adhesive tape and scissors



Emergency Management Contact Info

In the event of a life-threatening emergency dial 911

Please use the phone numbers below for general information and non-life-threatening emergencies.

VIRGINIA

Telephone: (804) 267-7600 or (804) 674-2400

Website: www.VAemergency.gov

Facebook: www.facebook.com/VAEmergency

Twitter: twitter.com/VDEM

Youtube: youtube.com/user/VAemergency

NORTH CAROLINA

Telephone: (919) 825-2500 or (919) 733-3300

Website: www.readyNC.org

Facebook: www.facebook.com/NCEmergency

Twitter: twitter.com/NCEmergency

Youtube: youtube.com/user/NCEmergency

Accomack County - (757) 789-3610

Chesapeake - (757) 382-1775

Chincoteague - (757) 336-3155 or (757) 336-0911

Franklin - (757) 562-8582 or (757) 562-8575

Gloucester - (804) 693-1390

Hampton - (757) 727-1208

Isle of Wight County - (757) 365-6308

James City County - (757) 220-0626

Mathews County - (804) 725-7172

Newport News - (757) 269-2900

Norfolk - (757) 441-5600

Northampton County - (757) 678-0486 or (757)-678-0442

Poquoson - (757) 868-3510

Portsmouth - (757) 407-9143 or (757) 393-8338

Southampton County - (757) 653-2100

Suffolk - (757) 514-4536

Surry County - (757) 294-5292

Virginia Beach - (757) 385-8585 or (757) 385-3111

Williamsburg - (757) 220-6100 or (757) 259-7200

York County - (757) 890-3600

Camden County - (252) 335-4444

Chowan County - (252) 482-4365

Currituck County - (252) 232-2115

Dare County - (252) 475-5655

Gates County - (252) 357-5569 or (252) 287-7516

Hertford County - (252) 358-7861

Northampton County - (252) 574-0214

Pasquotank County - (252) 335-4444

Perquimans County - (252) 426-5646 or (252) 426-7029

Suggested Hurricane Supply Checklist

To prepare for the unknown, each home should have a 72-hour Disaster Survival Kit. You will need to pack some essential items to help you and your family survive, whether you stay at home or leave during a disaster.

Ensure you have at least three days (72 hours) worth of supplies for each person. Do not forget about your pets! The following is a minimum suggested list of Survival Kit supplies:

Drinking Water:

- One gallon per person per day in unbreakable containers. Avoid using containers that will decompose or break, such as milk cartons or glass bottles. A normally active person needs to drink at least two quarts of water each day. Hot environments and intense physical activity can double that amount. Children, nursing mothers, and people who are ill will need more.
- Don't forget to include additional water for mixing formula if you have children and for your pets. Rotate the drinking water each year.
- Food preparation and sanitation require another two quarts (minimum) per person daily.
- Purchased bottled water that has been sealed is best for storage. It meets FDA guidelines and is not as vulnerable to temperature changes as unsealed water.

Storm Mode Tip:

*Purchase water this year and use it for drinking next year. This allows for rotation on an annual basis and keeps the water fresh. **Yes...water can go bad!***

Water for sanitation use:

- Store extra containers of water to be used for flushing toilets, cleaning, and bathing.
- Purchase water purification tablets (Halazone) to be used if you still have running water but are told to boil water before using it. This allows you to fill the bathtub and other containers without purchasing expensive drinking water.

Storm Mode Tip:

Keep plastic containers (milk jugs and other containers) and fill them with water when a storm threatens. You can put these items in the freezer to keep food cold longer in the event that the electricity goes out.

Non-perishable Food:

- Maintain at least 3-7 days of food for each member of the family
- Small, preferably single serving cans (should not require cooking or refrigeration)
- Dried fruit
- Peanut butter and jelly
- Coffee, tea, soft drinks
- Pet food
- Ready-to-eat canned meats, fruits and vegetables
- Canned juices, milk, soup (if powdered, store extra water)
- Staples – sugar, salt, pepper in water-proof containers
- High energy foods like crackers, granola bars, trail mix
- Raw vegetables that do not need refrigeration
- Fresh bread
- Comfort/stress foods – cookies, hard candy, sweetened cereals, lollipops, instant coffee, teabags
- Sterno for cooking
- Vitamins
- Food for infants
- Paper cups, plates, and plastic utensils
- Non-electric can opener
- Aluminum foil
- Plastic storage containers
- Lots of ice (you can freeze your water supply)
- Pedialyte (to restore hydration if needed)

Storm Mode Tip:

Purchase only items that you like to eat and would eat even without a storm. Rotate these items by using them Dec-May each year and purchasing new items Jan-May. This allows you to reduce the cost of buying items for a hurricane kit at one time and keeps the items fresh. Yes even canned goods have a shelf life!

Baby Needs:

- | | |
|--|---|
| <input type="checkbox"/> Special foods (enough for several days) | <input type="checkbox"/> Baby Wipes |
| <input type="checkbox"/> Formula (enough for several days) | <input type="checkbox"/> Powder |
| <input type="checkbox"/> Extra diapers | <input type="checkbox"/> Bottles |
| <input type="checkbox"/> Medicines (get a copy of prescription) | <input type="checkbox"/> Pacifier |
| <input type="checkbox"/> Blankets | <input type="checkbox"/> Favorite toy/blanket |
| <input type="checkbox"/> Diaper Rash Ointment | <input type="checkbox"/> Medicine dropper |

Sanitation:

- Toilet paper
- Towelettes
- Soap
- Baby wipes
- Liquid hand sanitizer
- Liquid detergent
- Feminine supplies
- Personal hygiene items (toothpaste, deodorant, shampoo etc.)
- Plastic garbage bags, ties (for personal sanitation uses)
- Plastic bucket with tight lid
- Household chlorine bleach, disinfectant
- Plenty of absorbent towels

First Aid Kit:

- Make a first aid kit for your home and one for each car
- Adhesive bandages (various sizes)
- Sterile gauze pads (various sizes)
- Germicidal hand wipes or waterless alcohol-based hand sanitizer
- CPR breathing barrier, such as a face shield
- Adhesive tape
- Anti-bacterial ointment
- Antiseptic spray
- Cold packs (non-refrigerated type)
- Scissors
- Tweezers
- Rubbing alcohol
- Non-latex gloves
- Thermometer
- Safety pins

Non-Prescription Drugs:

- Aspirin or non-aspirin pain reliever, Benadryl, peroxide
- Anti-diarrhea medication, antacid (for upset stomach)
- Syrup of Ipecac (use to induce vomiting if advised by the Poison Control Center)
- Laxative
- Activated charcoal (use if advised by the Poison Control Center)

Prescription Drugs:

- Heart and high blood pressure medication
- Insulin (enough for a 30 day supply)
- Hearing Aid and extra batteries
- Prescription drugs
- Denture needs
- Contact lenses and supplies
- Extra eye glasses

Storm Mode Tip:

If your insurance will allow, get a 90 day supply of prescriptions and have at least a 30 day supply on hand. Don't wait until a couple of days before a storm to go to the pharmacy for refills, you may not get your prescription refilled; the lines are long and they run out of supplies very quickly.

Clothing and Bedding:

- Include at least one complete change of clothing and footwear per person
- Sturdy shoes or work boots
- Towels
- Rain gear
- Blankets or sleeping bags
- Pillows
- Hats and gloves
- Sunglasses
- Tent
- Lawn chairs

Miscellaneous:

- Wind-up or battery-operated clock
- Paper, pencil
- Needles, thread
- Camping utensils
- Map of the area (for locating shelters and returning to the area.)
- Cash or traveler's checks
- Emergency preparedness manual
- Citronella candles

Entertainment:

- Games
- Books
- Cards
- Extra batteries for games, coloring books, crayons.

Storm Mode Tip:

Have enough cash to sustain you through a 2 week period. Without electricity, most businesses (if open) will not accept credit cards and may not accept traveler's checks.

Other Tools and Supplies:

- | | | | |
|---|---|--|--|
| <input type="checkbox"/> Masking/duct tape | <input type="checkbox"/> Screwdriver | <input type="checkbox"/> Tarps to cover roof | <input type="checkbox"/> Bug repellent |
| <input type="checkbox"/> Handsaw | <input type="checkbox"/> Pliers | <input type="checkbox"/> Portable A/C unit | <input type="checkbox"/> Sun screen |
| <input type="checkbox"/> Razor knife | <input type="checkbox"/> Wrenches | <input type="checkbox"/> BBQ grill | <input type="checkbox"/> (2-3) Flashlights with extra batteries and bulbs |
| <input type="checkbox"/> Axe or chain saw | <input type="checkbox"/> Rope | <input type="checkbox"/> Extra filled propane tanks | <input type="checkbox"/> Matches in a waterproof container |
| <input type="checkbox"/> Nails and screws | <input type="checkbox"/> Caulk | <input type="checkbox"/> Utility knife | <input type="checkbox"/> Shut-off wrench to turn off household gas and water |
| <input type="checkbox"/> Ladder | <input type="checkbox"/> All purpose cleaner | <input type="checkbox"/> Fire extinguisher: small canister ABC type | <input type="checkbox"/> Whistle |
| <input type="checkbox"/> Portable generator | <input type="checkbox"/> Sandbags | <input type="checkbox"/> Compass | |
| <input type="checkbox"/> Wheelbarrow | <input type="checkbox"/> Shovel | <input type="checkbox"/> Signal flare | |
| <input type="checkbox"/> Bucket/mop | <input type="checkbox"/> Rake | <input type="checkbox"/> Battery operated radio with extra batteries | |
| <input type="checkbox"/> Broom | <input type="checkbox"/> Plywood | | |
| <input type="checkbox"/> Fire extinguisher | <input type="checkbox"/> Plastic sheet/drop cloth | | |
| <input type="checkbox"/> Hammer | <input type="checkbox"/> Bleach | | |

Not evacuating and staying home?



- Ensure you have enough food, water, medications, and other supplies in your survival kit to last at least 2 weeks.
- Turn refrigerator to coldest setting and keep closed.
- Turn off propane tanks.
- Unplug small appliances.
- Fill bathtub and other containers with water for cleaning and flushing. Additional water is stored for drinking.
- Cover all windows and other openings with hardened protections. If you do not have manufactured shutters, cut plywood and secure to protect the windows.
- Close all interior doors and brace outer doors.
- Select an interior room to use as a safe room.
- Plan as though you were evacuating and have enough cash on hand to sustain purchasing of gas, food, and other supplies in the days following the storm.
- If you have a generator, ensure you have enough gas on hand to sustain usage for several days.
- Ensure you have sufficient medications in case you are confined to your home for several days. Post-storm there may not be any electricity and pharmacies will probably be closed even with a minor storm.
- Plan to cook on a camp stove or grill in the days immediately after the storm passes.

Virginia's Evacuation Zones



3 Ways to KNOW YOUR ZONE:

(sample map on next page)

Go to
www.KnowYourZoneVA.org
and click on
"FIND YOUR ZONE"
to view the interactive map

1

Call 2-1-1

2

Call your local **Emergency Manager** (phone numbers can be found on PAGE 2 of this guide)

3

Virginia has a new plan for dealing with hurricane evacuations that uses a zoned approach to prioritize getting the most vulnerable residents away from major flooding and reducing unnecessary travel.

It's the most significant change in decades to the state's evacuation system, which computer simulations showed was unrealistic.

Jim Redick, Norfolk's Emergency Preparedness and Response Director, says the new plan should help prevent over-evacuation.

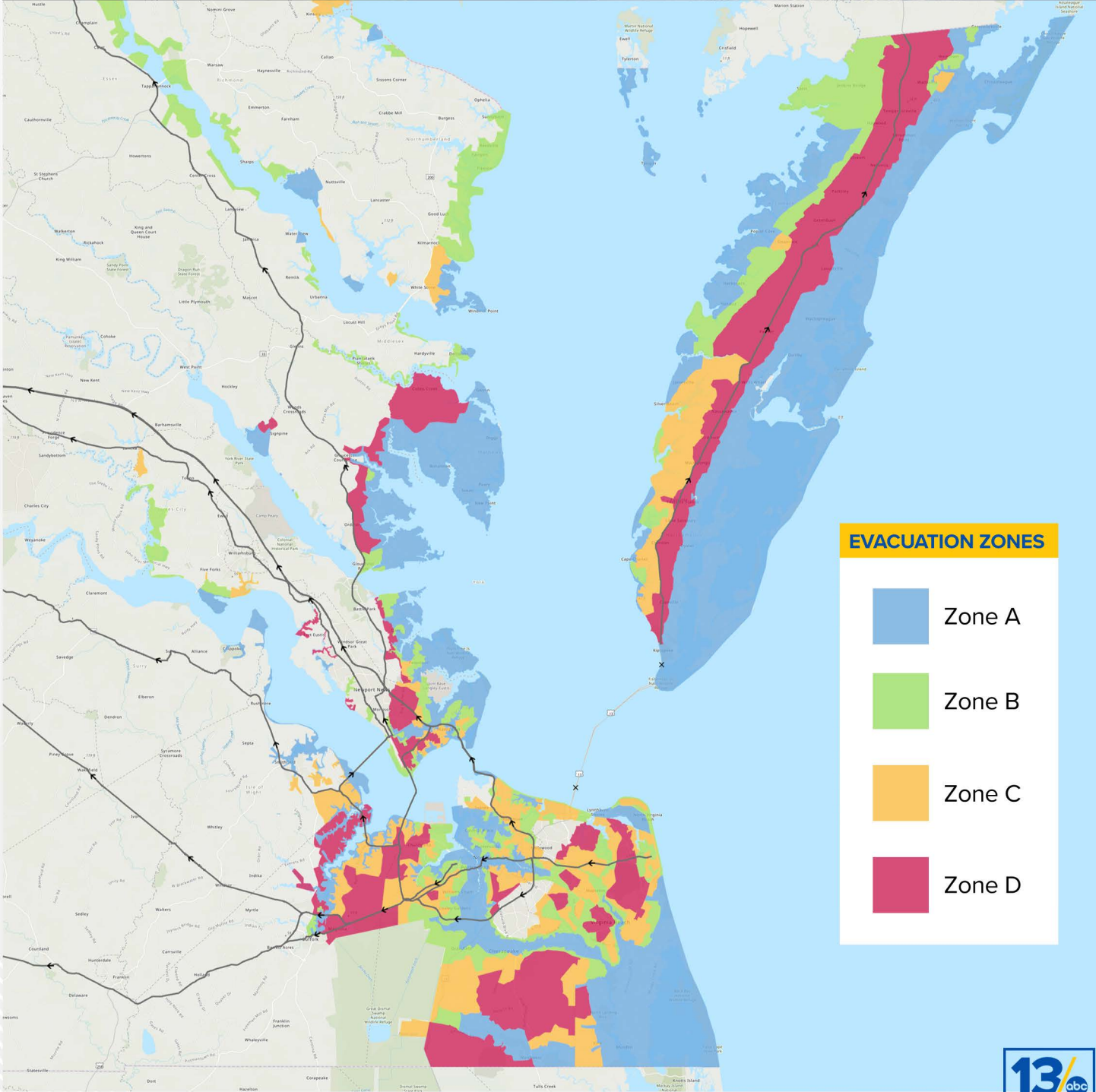
"If we don't over-evacuate the area, then we'll just get those who really need to go out of the area. But it's still going to be a cantankerous issue when you have this much population, and this little infrastructure. It's going to be a challenge," said Redick.

The new plan breaks down coastal Virginia into four zones designated A through D. In the event of a hurricane, residents in certain zones may be directed to evacuate, while others could be asked to shelter in place. The state says the plan will reduce traffic, promote highway safety and lessen overcrowding at storm shelters.

KNOW YOUR ZONE

BEFORE THE STORM ARRIVES

KnowYourZoneVA.org
VAemergency.gov/hurricanes



How Flood Insurance Works



We asked an insurance expert to explain the government program and its challenges.

What is flood insurance?

Homeowners' insurance does not cover damage to a home caused by flooding. A homeowner must have a separate policy to cover flood-related losses, defined as water traveling along or under the ground.

Most such policies are underwritten by the National Flood Insurance Program, which is part of the Federal Emergency Management Agency. The National Flood Insurance Program was established in 1968 to address the lack of availability of flood insurance in the private market and reduce the demand for federal disaster assistance for uninsured flood losses. Another purpose was to integrate flood insurance with flood-plain management, which includes such things as adopting and enforcing stricter building codes, retaining or restoring wetlands to absorb floodwaters and requiring or encouraging homeowners to make their homes more flood-resistant.

The National Flood Insurance Program's activities are funded largely by the premiums and fees paid by its policyholders, supplemented by a small amount of general funds to help pay for flood risk mapping. Because the National Flood Insurance Program serves the public interest, some believe that more of its funding should be borne by taxpayers.

Homeowners can purchase a federal flood policy directly from the National Flood Insurance Program or through a private insurer. Separately, some private insurers sell their own flood policies on a limited basis for properties that are overcharged by the National Flood Insurance Program.

Why do people at great risk of flooding forgo insurance?

A number of factors affect a homeowner's decision to buy flood insurance (or not). People who perceive that their exposure to floods is high are more likely to buy it, and the mandatory purchase requirement forces owners of mortgaged homes located in Special Flood Hazard Areas – areas at high risk for flooding – to buy insurance.

However, 43 percent of homeowners incorrectly believe that their homeowners' insurance covers them for flood losses. Other factors also come into play, such as a lack of information, the difficulty of calculating flood risk and the expectation that the government will provide disaster assistance – which is rarely the case.

What does flood insurance cover?

With a National Flood Insurance Program policy, a homeowner can purchase coverage on a dwelling up to \$250,000 and the contents of a home up to \$100,000. It does not cover costs associated with “loss of use” of a home.

The National Flood Insurance Program policy limits have been in effect since 1994 and need to be updated to account for the increase in the replacement cost of homes and the actual cash value of their contents. Although not the best measure of the replacement cost, the median price of new homes sold in the U.S. has soared 132 percent since 1994.

Some homeowners buy additional flood protection from private insurers to make up any shortfall.

Why is the National Flood Insurance Program underwater?

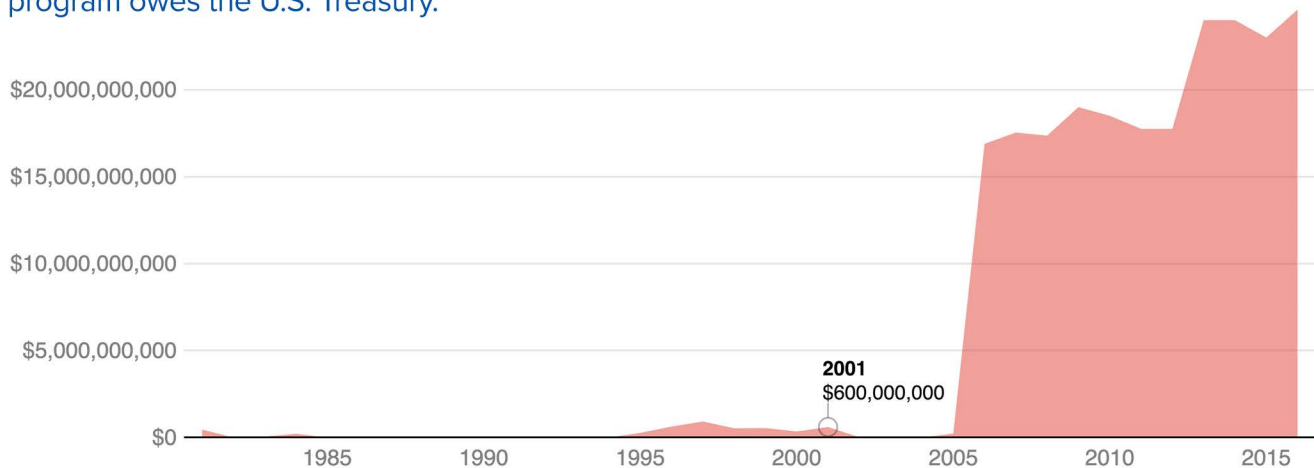
The National Flood Insurance Program has faced considerable criticism over its underwriting and pricing policies, which have resulted in a substantial debt. Essentially, its premiums are not high enough to cover how much it pays out on claims and its other costs.

Part of the problem is that about 20 percent of the properties the program insures pay a subsidized rate. But many other National Flood Insurance Program policyholders are also paying premiums substantially less than what it costs to insure them because the rates do not adequately account for the catastrophic losses incurred during years when more major storms than normal strike, such as Katrina and Rita in 2005 and Sandy in 2012. As a result, the National Flood Insurance Program owes an accumulated debt of \$25 billion to the U.S. Treasury.

Mounting debt

The Conversation, CC-BY-ND
Source: FEMA

The National Flood Insurance Program has incurred huge losses in recent years as a result of some catastrophic storms such as Katrina and Sandy. The figures represent how much the program owes the U.S. Treasury.



Hurricane Harvey (and potentially other storms such as Irma that may follow) will substantially increase this debt. CoreLogic estimates that National Flood Insurance Program-insured flood losses from Harvey alone will be \$6 billion to \$9 billion.

In the short term, Congress will have to increase the National Flood Insurance Program's borrowing authority for it to pay the claims that will result from Harvey and other storms this year. Lawmakers could make a general fund appropriation to forgive all or a portion of the National Flood Insurance Program's debt, but it has shown no interest in doing so.

These inadequate rates also exacerbate the moral hazard created by flood insurance. People are more likely to buy, build or rebuild homes in flood-prone areas and have diminished incentives to invest in flood risk mitigation, such as by elevating their home, if they can buy insurance at below-cost rates.

What can be done to fix the program?

Legislative efforts to reform the National Flood Insurance Program to put it on firmer fiscal footing have produced mixed results.

The Biggert-Waters Act of 2012 made a number of changes to the program, such as increasing premiums and other changes to make it "more financially stable," that would have gone a long way to restore its fiscal solvency. However, an outcry from homeowners in high-risk areas such as coastal Florida led to the Homeowners Flood Insurance Affordability Act, passed in 2014, that limited or rescinded many of the Biggert-Waters rate increases.

Fundamentally, the program millions of Americans rely on to help them rebuild their lives after a devastating flood needs to be fixed. Its dire financial straits could be resolved by either making taxpayers foot more of the bill or increasing premiums closer to full-cost rates for most homeowners, while also raising total coverage levels.

At the same time, the government needs to do more to convince or compel more at-risk homeowners to buy flood insurance – which would be harder to do if it were to raise rates. To me, this suggests that increasing taxpayer support for the NFIP will have to be part of the solution so that pricey premiums don't become a deterrent to someone buying insurance.

With the likelihood of much more flooding in the coming weeks and years, more needs to be done to mitigate the risk, including producing more accurate and timely maps of the flood risk in various areas, especially high-risk areas, educating people about what those risks really mean and helping relocate homeowners as necessary.

Robert W. Klein, Director, Center for RMI Research, Associate Professor, Risk Management and Insurance, Georgia State University

This article was originally published on The Conversation.

<https://theconversation.com/how-flood-insurance-works-6-questions-answered-83187>

4 Household Hacks to Make Sure You're Hurricane Ready

Preparing for a hurricane can be stressful, but it doesn't have to be difficult.

Here are some hurricane hacks you might have never thought of—using items you likely have at home—to help make sure you're prepared.

- ▶ **Turn your washing machine into a cooler:** Fill it up with ice and close the lid to keep items cool. And don't worry about what to do when the ice begins to melt, the machine is designed to drain water.
- ▶ **Your dishwasher can be a waterproof safe:** It's sealed to keep water in, so it should do just fine keeping it out too. Just make sure all your dishes are taken out before loading up important documents or belongings.
- ▶ **Water bottles and flashlights make great lanterns:** Instead of purchasing an expensive lantern, try taping a flashlight to the bottom of a water bottle to illuminate a room. For a bigger glow, try a larger water jug with a head light strapped onto it.
- ▶ **Aluminum dish pans can keep your furniture out of water:** It might not do much in major flooding, but if water begins to pool on your floor, placing those disposable aluminum cooking pans around the furniture legs can help minimize water damage.

Some other tips to keep in mind:

- ▶ **Plastic bins and bags are your best friend:** They are water tight and can store a variety of items you either want to keep safe or cool.
- ▶ **Make extra ice ahead of time:** Freeze it in bags, freeze it in bottles, use it when the power goes out, you'll likely need it.
- ▶ **Fill up the tub with water:** You might not need it for drinking, but it will come in handy if you're looking for water for cleaning, boiling or flushing!
- ▶ **Take pictures *before* the storm:** It'll be a big help for insurance purposes, in case you have to make a claim because of damage. All you need is your cell phone. The best thing to do is to walk through each room slowly, narrating what the camera is looking at and take a visual inventory of things covered by your insurance policy. Make sure to send that video to someone or upload it to the cloud, so you have it when you need it.

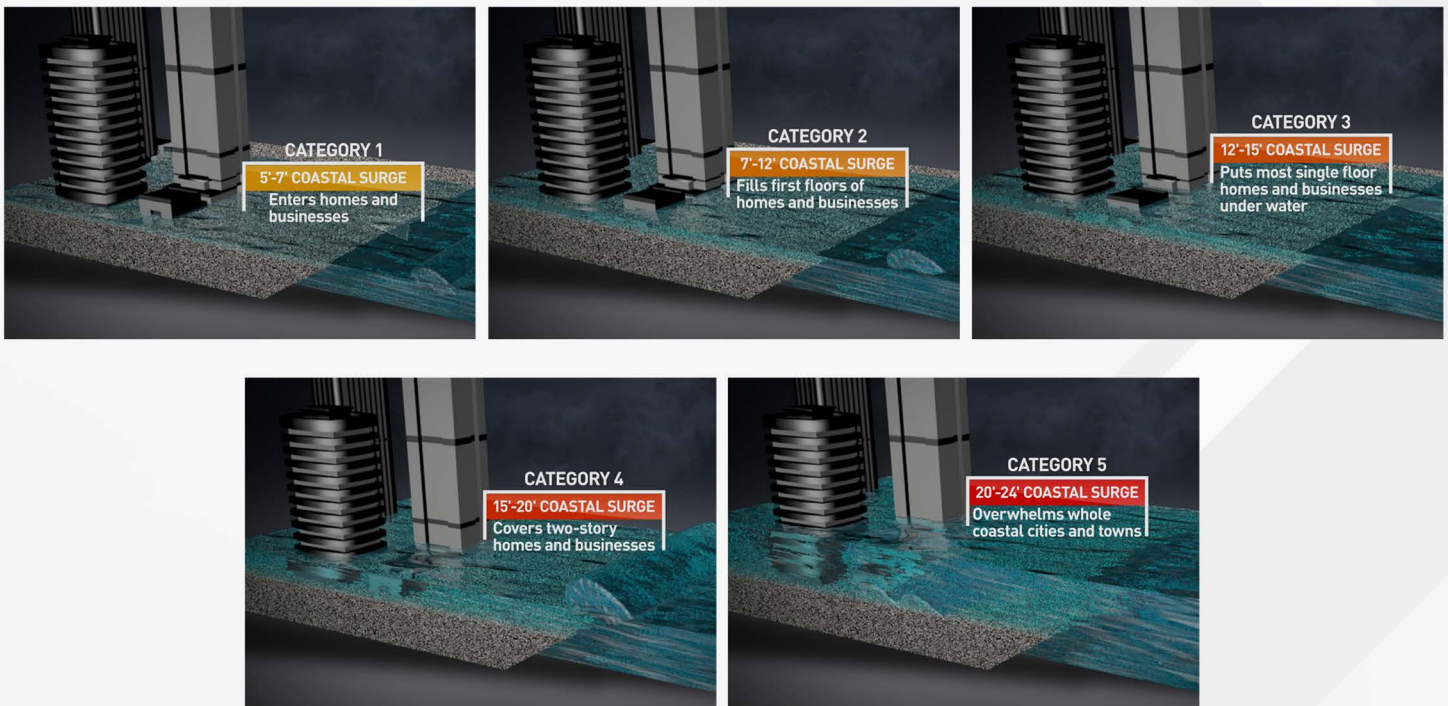


Storm Explainers

Storm Surge

It's not just the strong winds and heavy rain from a tropical system that you need to be concerned about. In fact, the most deadly part of a hurricane is the storm surge.

Storm surge is not just the normal high tide that varies from day-to-day and place-to-place, it's a surge of water in advance of a hurricane or tropical storm, an abnormal rise in water caused by a tropical system approaching.



Whether it's a tropical storm or a hurricane doesn't matter, it's these strong tropical force winds that raise the water pushing towards the shore. Depending on the continental shelf, the slope of the land under the water's surface, and the shape of the coast line, that can directly impact the significance of the storm surge.

But whatever it is, 3 feet, 6 feet, or more, water has a lot of force behind it. In fact, one cubic yard of water (3' wide x 3' high x 3' deep) weighs almost a ton! 2000 lbs! And that's the force pushing the water towards the land.

If that's not enough, all of that water coming ashore has floating debris in it. Flotsam and jetsam, trees, boats, and cars. And all this debris acts like battering rams. With everything rushing ashore that battering ram is going to eliminate anything in its path.

Storm surge is something you need to pay very close attention to.

Saffir-Simpson Hurricane Wind Scale

The easiest and most straightforward way to measure a hurricane's strength is to use the Saffir-Simpson scale. Divided into five categories, the scale designates each hurricane based on its sustained wind speed and estimates what kind of property damage could occur.

Here's a breakdown of the Saffir-Simpson scale, according to the National Hurricane Center:






Category 1 - 74-95 mph sustained winds: Very dangerous winds will produce some damage

Category 2 - 96-110 mph sustained winds: Extremely dangerous winds will cause extensive damage

Category 3 - 111-129 mph sustained winds: Devastating damage will occur

Category 4 - 130-156 mph sustained winds: Catastrophic damage will occur

Category 5 - 157 mph or higher sustained winds: Catastrophic damage will occur (A high percentage of framed homes will be destroyed)

CATEGORY 1	CATEGORY 2	CATEGORY 3	CATEGORY 4	CATEGORY 5
HURRICANE ARTHUR	HURRICANE IRENE	HURRICANE SANDY	HURRICANE FLORENCE	HURRICANE MICHAEL
				
Wind: 74-95 MPH	Wind: 96-110 MPH	Wind: 111-129 MPH	Wind: 130-156 MPH	Wind: 157 MPH +

What is the difference between a Tropical Storm & Hurricane?

A tropical cyclone that hasn't reached hurricane strength is considered a tropical storm (39-73 mph wind) or a weaker tropical depression (less than 38 mph).

Despite what you might see on social media, there is no such thing as a Category 6 storm nor is there any consideration to create such a category. The bottom line is a Category 5 storm, whether at 157 mph or Hurricane Allen's 190-mph wind (1980 season) will likely destroy your home anyway.

How Do Hurricanes Get Their Names?

Matthew, Harvey, Katrina; three random names that incite memories of a deadly, destructive, powerful force of nature.

So, how did these hurricanes get their names?

When storms first were named, they were named arbitrarily, experts said. For example, if a storm ripped off the mast of a boat named Antje, the hurricane would become known as Hurricane Antje. Eventually, meteorologists wanted a more organized naming system.

Today, storm naming is determined by an international committee of the United Nations World Meteorological Organization (WMO). The group meets annually to discuss all things hurricane related.



According to the World Meteorological Organization, Atlantic tropical storms have been named from a list that originated from the National Hurricane Center in 1953, which is now kept up by the WMO.

"The original name lists featured only women's names," the WMO said. "In 1979, men's names were introduced and they alternate with the women's names. Six lists are used in rotation. Thus, the 2019 list will be used again in 2025."

The organization said the only time there is a change in the list is if a storm is extremely deadly or costly. The WMO said they retire the name due to it being inappropriate for reasons of sensitivity.

"If that occurs, then at an annual meeting by the WMO Tropical Cyclone Committees (called primarily to discuss many other issues) the offending name is stricken from the list and another name is selected to replace it. Infamous storm names such as Haiyan (Philippines, 2013), Sandy (USA, 2012), Katrina (USA, 2005), Mitch (Honduras, 1998) and Tracy (Darwin, 1974) are examples for this."

WTSP 10 News and The Associated Press contributed to this report.