

"Your property is in or near a Special Flood Hazard Area"

ARE YOU PREPARED?

FLOOD TIPS

FOR

CEDAR POINT RESIDENTS

**Published by the Carteret County Department of Planning and
Development**

252-728-8545

FLOOD WARNING

The dominant source of flooding in Carteret County is wind-driven surge generated in the Atlantic Ocean by tropical storms and hurricanes. The surge extends into Bogue Inlet, Bogue Sound, Back Sound, Core Sound, Goose Bay, Intracoastal Waterway, Pamlico Sound, Shackleford Slue, the Straits, and further extends into Adams Creek, Neuse River, Newport River, and White Oak River. Flooding from heavy rainfall also occurs on Deep Creek and Little Deep Creek. High winds associated with tropical storms can also produce extremely high waves, which create higher than normal surge. The wave action during a tidal flood can be much more damaging than the high water level. Not all storms which pass close to the study area produce an extremely high surge. Similarly, storms which produce flooding conditions in one area may not necessarily produce flooding conditions in other parts of the study area.

North Carolina experiences hurricanes, tropical storms, and severe extra-tropical cyclones, usually referred to as "Northeasters". Unlike a hurricane, which may pass over a coastal location in a fraction of a day, a northeaster may blow from the same direction and over long distances for several days. The contribution from "northeasters" to the overall storm surge elevation in the Carteret County area was found to be insignificant compared to hurricanes; therefore, only the effects of hurricane and tropical-storm-induced surge elevations were considered. In other areas of North Carolina, particularly the Outer Banks and in the northern part of the state, "northeasters" were found to provide a significant contribution to the overall storm surge.

Storms passing North Carolina in the vicinity of Carteret County have produced severe floods, as well as extensive structural damage.

BE PREPARED

Early flood and hurricane warnings provide time for people in threatened areas to prepare, and by doing so, to lessen their damages.

Before the storm threatens...

- Find out if your home is subject to flooding. Your local Planning and Inspections Department has copies of the Flood Insurance Rate Maps, which identify property subject to a 100-year storm frequency.
- Inventory your property. A complete inventory of personal property will help obtain insurance settlements and/or tax deductions for losses. Inventory checklists can be obtained from your insurance representative. Be sure to take pictures and list descriptions. Store these and other important papers in waterproof containers or in your safety-deposit box.
- Review your insurance policies and coverage to avoid misunderstanding later. Take advantage of flood insurance. Separate policies are needed for protection against wind and flood damage, which people frequently don't realize until too late.
- In addition, you will be better prepared if you consider the following suggestions:
 - Learn to recognize the warning signals of your local government, how they will be used, and what you should do when you hear them.
 - Learn your children's school and/or day care centers emergency plans.
 - Learn your work site's emergency plans.
 - Decide on an alternate location to meet if an emergency happens while your family is away from home and cannot return.
 - Know the location of the shelter nearest your home.
 - Post all emergency plans/phone numbers in a prominent place (both at home and at work).
 - Learn your community's evacuation routes, as you may be forced to leave your home. This is especially important in low-lying areas where flooding could make roads impassible.
 - Learn first aid. Professional medical assistance may not be immediately available.

When a watch is issued...

- Monitor storm reports on radio and television.
- If considering moving to a shelter, make arrangements for all pets. Pets are not allowed in shelters.
- If evacuations have not already been recommended, consider leaving the area early to avoid long hours on limited evacuation routes.
- Check battery-powered equipment. It will be needed if utility services are interrupted.
- Keep your car fueled should evacuation be necessary. Service stations may be inoperable after the storm strikes.
- Listen to local radio/television broadcasts for emergency instructions and the latest information.
- Follow the instructions and advise of your local government. If you are advised to evacuate, do so promptly.
- Keep phone lines open to notify local authorities of occurring events such as fires, flash floods, tornado sightings, injuries, or damage. Do not use the telephone to obtain emergency information.
- **If and only if time permits...** there are several precautionary steps that can be taken.
 - Turn off all utilities at the main power switch and close the main gas valve if evacuation appears necessary. Do not touch any electrical equipment unless it is in a dry area, or you are standing on a piece of dry wood while wearing rubber-soled shoes or boots and rubber gloves.
 - Move valuable papers, furs, jewelry, clothing, and other contents to upper floors or higher elevations.
 - Fill bathtubs, sinks and jugs with clean water in case regular supplies are contaminated (sanitize these items by first rinsing with bleach).
 - Board up windows or protect them with storm shutters or tape (to prevent flying glass).
 - Bring outdoor possessions (i.e. lawn furniture, trash cans, tools, signs, etc.) inside the house or tie them down securely.

➤ If you're caught in the house by suddenly rising waters, move to a second floor and, if necessary, to the roof. Take warm clothing, a flashlight, and portable radio with you. Then wait for help. Rescue teams will be looking for you.

➤ If it is safe to evacuate by car, you should consider the following:

- Stock the car with nonperishable foods, plastic containers of water, blankets, first aid kit, flashlights, dry clothing, and any special medication needed by your family.

- Do not drive where water is over the road. Parts of the road may already be washed out.

If you go to a shelter ...

- Take blankets or sleeping bags, flashlights, special dietary foods, infant needs and lightweight folding chairs.

- Register every person arriving with you at the shelter.

- Do not take pets, alcoholic beverages, or weapons of any kind to shelters.

- Be prepared to offer assistance to shelter workers, if necessary, and stress to all family members their obligations to keep the shelter clean and sanitary.

Carry along survival supplies:

- First Aid Kit.

- Canned/dried provisions, can opener, spoons, etc.

- Bottled water.

- Extra family medications, prescriptions.

- Spare eyeglasses, hearing aids, and batteries

- Keep important papers with you at all times.

- Driver's license and other identification.

- Insurance policies.

- Property inventory.

- Medic-alert or device with special medical information.
- Maps to your destination
- Take warm, protective clothing
- Once in a shelter or safer area, stay there until local authorities tell you it is safe to return home.

FLOOD INSURANCE

Call the insurance agent or broker who sold you your flood insurance policy immediately if your home, apartment, or business has been damaged by the flood. The agency will submit a loss form to the National Flood Insurance Program (NFIP). This will assign an adjuster to inspect the property. That adjuster will call on you as soon as possible to inspect your property damage. Of course, the most serious damage will be handled first. The amount of flood insurance protection available for a community depends upon whether the community is in the Emergency Phase or the Regular Phase when it adopts and agrees to enforce acceptable flood plain regulations. At this point, a minimum amount of flood insurance is available at a flat rate. Later, after a detailed flood insurance study has been conducted and a Flood Insurance Rate Map (FIRM) developed, the community may then enter the Regular Phase of the NFIP. Once in the Regular Phase, a community resident may purchase higher amounts of coverage with premiums based on the likelihood of flooding as established by the FIRM.

FLOODPLAIN DEVELOPMENT PERMITS

All properties located in "Zone A" or Zone V" on the community's Flood Hazard Boundary Map or Flood Insurance Rate Map are subject to regulations. Before undertaking development in a "Zone A" or "Zone V", Development activities subject to these regulations are any manmade change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation, or drilling operations. The community may levy a fine and/or obtain a court order to have the owner correct the construction if built without a permit or if not built according to the approved plans.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS

Substantial improvement shall mean any repair, reconstruction, or improvement of a structure, the cost of which equals or exceeds fifty percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures which have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either:

(1) any project or improvement of a structure to correct existing violations of State or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are minimum necessary to assure safe living conditions or, (2) any alteration of a historic structure, provided that the alterations will not preclude the structure's continued designation as a historic structure.

New construction or substantial improvement of any structure (residential, commercial, industrial, or non-residential) located in a special flood hazard area shall have the lowest floor, including basement, elevated to the level of the base flood elevation.

DRAINAGE SYSTEM MAINTENANCE

Streams, channels, and detention/retention basins can lose their carrying capacities as a result of dumping, debris, sedimentation, and growth of vegetation. When a drainage system loses a portion of its carrying or storage capacity, overbank flooding occurs more frequently and floods reach higher elevations. Dumping in streams is a violation of regulations. It should be reported to your local permit office or NC Department of Environment and Natural Resources at 910-796-7215.

NATURAL AND BENEFICIAL FUNCTIONS

Floodplain areas in Carteret County that are in a relatively undisturbed state provide a wide range of benefits.

Natural flood and erosion control: provides flood storage and conveyance and reduces flood velocity.

Water quality: filters nutrients and impurities from runoff.

Groundwater recharge: reduces frequency and duration of surface flow.

Biological resources: supports high rate of plant growth, provides breeding and feeding grounds and enhances waterfowl habitat.

Societal resources: provides open space and aesthetic pleasures and in areas of scientific study provides opportunities for environmental research.

CARTERET COUNTY WEATHER FREQUENCIES

The most serious threat of general flooding is during the hurricane season, June through November. Residents should tune in to TV and radio weather broadcasts and be alert to special local advisories. Local radio and TV stations

which carry advisories for our area are shown as follows:

Radio: WBTB (AM 1400), WKQT (FM 103.), WNBR (FM 94.1), WOTJ (FM 90.7), WRHT (FM 96.3), WTKF (FM 107.3), WTND (FM 99.5), WIKS (FM 102)

Television Stations: WITN (Channel 7), WFXI (Channel 8), WNCT (Channel 9), Local (Channel 10) WCTI (Channel 12)

The local Office of Emergency Management (OEM) maintains direct contact with the National Weather Service and National Hurricane Center, and relays updates of threatening weather to government, media, hospitals, and nursing homes. The OEM can override the local cable broadcast system to provide storm and flood watch and warning updates. Law enforcement, fire and rescue have the capability to deliver flood warning messages in the unlikely event of a storm developing at night with no opportunity for prior warning to the public. For more information on Carteret County flood warning, please call the Office of Emergency Management at (252) 728-8470.

FLOOD INSURANCE RATE MAP DETERMINATIONS

Local governments will provide you with information in regard to whether property is located in special flood hazard areas within their respective jurisdictions. In addition, elevation certificates may be on file for any new construction and substantial improvements since early 1990's.

Jurisdiction: Atlantic Beach (252-726-4456), Emerald Isle (252-354-3338), Morehead City (252-726-6848 ext.25), Newport (252-223-3733), Pine Knoll Shores (252-247-4353 ext.5), Beaufort (252-728-2141), Carteret County (252-728-8545), Cedar Point/Cape Carteret (252-393-3204).

PROPERTY PROTECTION MEASURES

Every year flooding causes more property damage in the United States than any other type of natural disaster. While recent improvements in construction practices and regulations have made new homes less prone to flood damage, there are a significant number of existing homes that continue to be susceptible to repetitive flood losses. Many of these homeowners feel they are trapped in a never ending cycle of flooding and repairing. The house is rarely the same, and its value usually declines.

Some have reduced their flood losses by taking temporary measures such as moving furniture and equipment to upper floors or to higher elevations. Others have held back rising waters by sandbagging or building temporary levees. More permanent approaches have also been used. The Federal Insurance Administration has published a manual that describes various techniques that can be used to flood proof an existing building. This process is also known as

“retrofitting”.

The Design Manual for Retrofitting Floodprone Residential Structures presents a series of permanent retrofitting measures that can be incorporated into an existing house to reduce or eliminate the potential of future flooding. The measures covered include: Elevation of a structure; Relocation of a structure; Use of levees and floodwalls; sealing a structure; Protection of utilities.

The Design Manual for Retrofitting Floodprone Residential Structures can be ordered free of charge by writing:

[Federal Emergency Management Agency](#)

P. O. Box 70274

Washington, D.C. 20024

ATTN: Publications

Contact your local jurisdiction for retrofitting advice and information as well as assistance if you experience flood or drainage problems.