

NATIONAL FLOOD
INSURANCE PROGRAM

Carolina Beach Flood Awareness Citizen's Guide

*Your risks and what
you need to know as
a property owner*

prepared & distributed by:
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NFIP/CRT OUTREACH PROJECT FOR SPECIAL FLOOD HAZARD AREAS

Sponsored by the Town of Carolina Beach

You are receiving this pamphlet because your property is in or near a Special Flood Hazard Area (SFHA) as designated by the Federal Emergency Management Agency (FEMA) and delineated on the Flood Insurance Rate Maps (FIRM) effective April 3, 2006. For additional information concerning any of the following topics discussed in this pamphlet, you may contact the Planning Department of the Town of Carolina Beach at (910)458-2991.

A property is in the Special Flood Hazard Area if it is located in the AE or VE zones within the town (see map on opposite side). The flood depths for these SFHAs have been determined and represent the flooding that may occur with a 100-year storm event.

If you own property or plan to purchase property in one of the SFHAs, you will be required to purchase flood insurance in order to obtain a mortgage loan. If the property is located near the dividing line between two different FIRM zones, you may need to contact a licensed surveyor to get an accurate FIRM zone determination (Elevation Certificate).

The Town of Carolina Beach will provide information concerning FIRM map determinations, copies of elevation certificates dating to 2002 and information on the National Flood Insurance Rate Program/Community Rating System Program. Call (910)458-2991 for details.

THE LOCAL FLOOD HAZARD

Flooding sources for the Town of Carolina Beach consist of significant storms, the Atlantic Ocean, and Myrtle Grove Sound during astronomical high-tides. The dominant source of flooding in Carolina Beach is storm surge generated in the Atlantic Ocean by tropical storms and hurricanes. Several major flood producing storms have affected Carolina Beach in the last 100 years including Hurricane Hazel in 1954, which caused \$17 million in damage and destroyed 362 buildings, and Hurricane Fran in 1996, which damaged 930 homes.

The wave action associated with storm surge can be much more damaging than higher water levels. Not all storms that pass close to Carolina Beach produce extremely high surge. Similarly, storms which produce flooding conditions in one area may not produce flooding conditions in other parts of town.

North Carolina experiences hurricanes, tropical storms and severe extra-tropical cyclones, usually referred to as northeasters. Severe northeasters normally occur during the winter and early spring months. Unlike hurricanes, which may pass over coastal locations in a fraction of a day, northeasters 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 town can be significant, resulting in severe erosion to the beach and dune line. This in turn creates ocean over wash and flooding.

The Town of Carolina Beach can provide the following flood protection assistance: describe how the flood threat relates to the property, review and advise of individual flood problems, and provide advice on how to select a qualified contractor for repairs or retrofitting.

THE LOCAL FLOOD WARNING SYSTEM

The Town of Carolina Beach participates in the New Hanover County Storm Warning System. New Hanover County Emergency Management officials use local radio and may use local television during emergency situations. Likewise, the town may use the police and fire departments to disseminate flood/storm warnings and evacuation information. Storms with the potential for dangerous weather can be monitored on television stations WWAY3, WECT6, WILM10 and WSFX26, local radio and Carolina Beach emergency radio at 1610 AM.

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 is a significant number of existing homes that continue to be susceptible to repetitive flood losses. Repetitive flood losses can make owning property near a body of water less enjoyable and can even decrease property values.

Some repetitive loss property owners have reduced their flood losses by taking temporary measures such as moving furniture and utilities to upper floors or to higher elevations. More permanent approaches have also been used. The Federal Insurance Administration has published a manual that describes various techniques that can be utilized 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 reduce or eliminate the potential of future flooding (i.e. elevation of a structure, structure relocation, sealing a structure, protection of utilities, using levees and flood walls, etc.) For a free copy of The Design Manual for Retrofitting Floodprone Residential Structures write to: Federal Emergency Management Agency, P.O. Box 70247, Washington, D.C. 20024, Attn: Publications.

FLOOD SAFETY

Learn the flood warning signals and what to do when dangerous weather warnings are given. When evacuating, take action early and remember to turn off the electricity and gas before you leave. Try to travel in daylight and always avoid flooded roads and downed power lines. Never walk through flowing water, and watch your step after the flood as the ground can be slippery.

FLOOD INSURANCE

Usually, homeowner's insurance does not cover losses due to flooding; however, the Town of Carolina Beach participates in the National Flood Insurance Program, which makes Federal Flood Insurance available to everyone in town. There is a 30-day waiting period before NFIP coverage can take effect, so do not wait for the next flood to buy insurance protection.

Flood insurance premiums are reduced for Carolina Beach residents because the town participates in the Community Rating Systems Program (CRS). Properties that are in compliance with the Flood Damage Prevention Ordinance will qualify for the highest reduction in rates.

DEVELOPMENT PERMIT REQUIREMENTS

Any development work in Carolina Beach requires development permits prior to beginning work to insure the work will not aggravate the effects of flooding and that structures are built to help minimize the potential for damage. Development work includes, but is not limited to: excavation, dredging, filling, dumping, bulkheading, driving of piles, lot clearing, building and structure improvements, and alteration of shore banks or bottoms of the Atlantic Ocean, or sounds.

Prior to doing any work, you should contact the Town of Carolina Beach Planning Department for guidance. For information on permits or to report possible development violations, please call (910)458-2991 or (910)458-2526. We will be glad to assist you.

SUBSTANTIAL IMPROVEMENTS

The National Flood Insurance Program (NFIP) Regulations and the Town's Flood Damage Prevention Ordinance require that if the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% (over the life of the structure) of the building's assessed value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to current building/code standards (i.e. if a residence is substantially damaged and the cost of repairs equals or exceeds 50% of the building's value before it was damaged, it must be elevated above the base flood elevation).

DRAINAGE SYSTEM MAINTENANCE

The canals and ditches in Carolina Beach serve the town as a flood drainage system. As a drainage system, they must be kept clear and functional. Inspections are made routinely and measures taken to maintain the system. Nothing should be done to close these drainage ways and dumping in these areas is prohibited. Report violations to the Town of Carolina Beach Public Works Department 458-2525. Likewise, any development that takes place along these areas are controlled by Town Ordinances and waterway regulations.

NATURAL AND BENEFICIAL FUNCTIONS OF FLOODPLAINS

The potential for flooding will always coincide with the numerous pleasures the natural waterways provide. The Atlantic Ocean, Myrtle Grove Sound, and the wetlands are very valuable resources to the environmental, aesthetic, and economic well being of Carolina Beach. It is important that these natural areas thrive. Each of these water bodies provide recreational benefits, habitats for wildlife and filter run-off. The Town of Carolina Beach strives to reach a balance between fragile areas and responsible development. The Carolina Beach Town Codes, North Carolina Coastal Area Management Act (CAMA), and various other governmental regulations help maintain Carolina Beach's valuable water resources.

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