

Currituck County Flood Outreach

Do You Know Your Risk?

Many people think that if they do not live near a river or on the Outer Banks, they are not in danger of flooding — not true. Flooding is the nation's number one natural disaster, and it occurs inland and on the coast.

20-25% of all flood insurance claims filed are outside of a flood zone.

Currituck's Local Flood Risk

Anywhere it rains, it can flood. Many conditions can result in a flood: hurricanes, outdated or clogged drainage systems, and rapid accumulation of rainfall.

Flooding is one of the main hazards that affect Currituck County. Over 58.7% of the county is located in a flood zone. The county can experience flooding from hurricanes, tropical storms, nor'easters, heavy rains, and flash floods. The Atlantic Ocean, Albemarle Sound, Currituck Sound, and North River are the primary sources of flooding for the most vulnerable areas of the county. On the Outer Banks, wave action associated with storm surge can be much more damaging than just rising flood waters alone. In addition, nor'easters can cause greater, more prolonged exposure for coastal properties. In low lying portions of mainland Currituck, properties are more susceptible to flooding from typical heavy rain events.



Hurricane Isabel (2003) and Tropical Storm Ernesto (2006) produced several floods and extensive structural damage. Ernesto dropped over seven inches of rainfall in four days resulting in three to four feet of standing water. In September 2009, Moyock experienced six inches of rainfall in six hours causing twelve to eighteen inches of standing water in streets. In November 2009, Currituck County experienced flooding from a nor'easter. Over a 48 hour period parts of the County received thirteen inches.

There is a 26% chance of experiencing a flood during the life of a 30-year mortgage in high-risk flood areas (A or V zones) compared to a 10.4% chance of fire.

The chances of hurricanes and tropical storms are most prevalent from June 1 through November 30. August and September are the most active months for tropical storm activity. An approaching hurricane poses a potential danger of rising sea levels with wind driven waves and strong currents. Nor'easters are most prevalent during the winter months from

November to March and can cause flooding and serve erosion to water front properties. Just because you have not experienced a flood in the past, does not mean you will not in the future. Flood risk is not just based on history; it's also based on a number of factors: rainfall, river-flow and tidal-surge data, topography, and changes due to building and development.

Flood Warning System

The Emergency Operations Center maintains direct contact with the National Weather Service and the National Hurricane Center. Any updates of threatening weather are relayed to the public. Local officials will notify citizens of evacuations through radio, cable tv, and the **Currituck County Emergency Management Department**.

Evacuees will be directed to shelters by law enforcement at traffic control intersections and through bulletins on radio/tv/websites.

Radio Stations: WXER 94.1; WRSF 105.7; WCMS 94.5; WVOD 99.1; WERX 102.5; WKJK 96.7; WCXL 104.1; WGAI AM 560; NOAA Weather Radio: - Cape Hatteras 162.475 MHz, Norfolk, VA 162.550 MHz

TV Stations: WTKR 3; WAVY 10; WVEC 13; WSKY 4; WITN 7; Mediacom Ch. 18; Charter Ch. 19

Flood Safety

Floods can happen anywhere, at any time. Know your risk and be prepared! Have a flood evacuation plan in place before flooding occurs. This includes safe routes from home, work, and school that are on high ground. Have an emergency kit ready before a flooding or storm event that includes a portable radio, flashlight batteries, blankets, extra clothing, baby products, non-perishable food, manual can opener, medicines, toiletries, and important papers such as insurance information. Also, make a complete inventory of the contents of your house. Take pictures and describe the inventory. This will be helpful in the event you receive damage and are seeking assistance.

If you are asked to evacuate due to flooding, hurricane, or other hazard, lock all windows and doors before you leave. Turn off the electricity at the main breaker terminal and gas system

at the outside source - only if you know how. Unplug small appliances and place towels or rugs around any openings to prevent seepage.

Lightweight or easily damaged items should be moved to the highest location possible, secured, and covered with plastic. Be sure to secure outdoor furniture and potted plants. These items can become projectiles during high winds. If you cannot take your pets with you, put out food and water.

Once an evacuation has been issued, be prepared to leave immediately. Do not stay in areas subject to flooding when water begins to rise. As you leave, do not drive through flood waters. If your vehicle stalls, leave it immediately and move to higher ground.

Substantial Improvement

No new building should be constructed and no substantial improvements of an existing building should take place

within any floodplain unless the lowest floor of the building or improvement is flood-proofed or elevated to or above the base flood level.

Substantial improvement means any repair, reconstruction, or improvement of a building the cost of which equals or exceeds fifty percent (50%) of the market value of the structure either before the improvement or repair is started or if the structure has been damaged and is being restored, before the damage occurred.

Substantial improvement occurs when the first alteration on any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the building. The term does not include either any project for improvement of a structure to comply with existing state or local health, sanitary or safety code specifications that are solely necessary to insure safe living conditions, or any alteration of a building listed on the National Register of Historic Places or a State Inventory of Historic Places.

Cars will float in less than one foot of water, and 2 feet of water will carry away most vehicles, including SUVs.

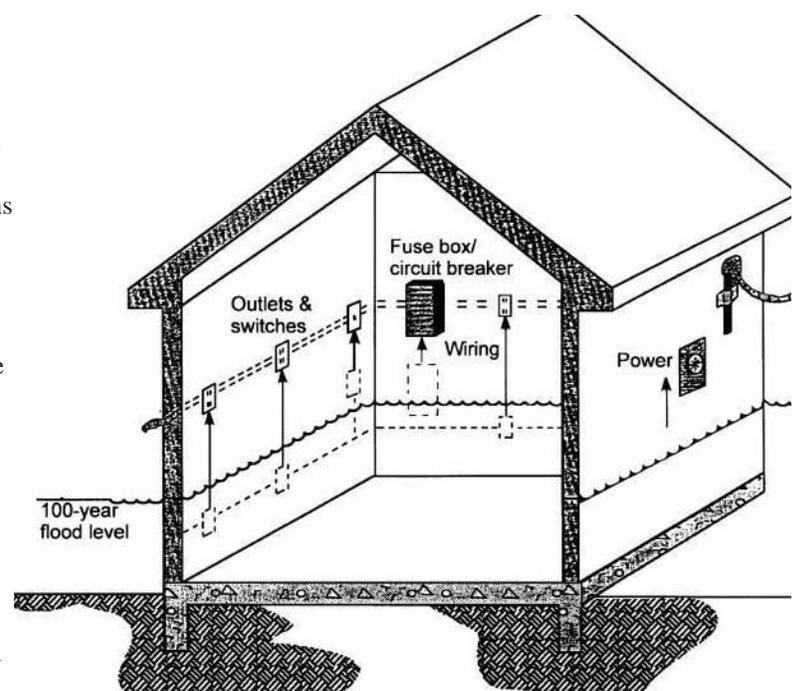
Property Protection Measures

There are many alternatives available to help minimize and mitigate flooding. The following improvements can be made to an existing structure to help reduce or eliminate flood damage risks.

They include:

- Elevating the entire structure above the Base Flood Elevation (BFE)
- Elevating crucial home infrastructure- such as electrical outlets, breaker or fuse boxes, water heaters, HVAC equipment and fuel tanks.
- Installing openings in flood-prone areas below BFE to allow floodwaters to flow through.
- Installing sewer backflow valves to prevent sewage backup in a flood.
- Installing storm shutters and reinforcing garage doors.

Currituck County can also help you reduce your property's flood hazard by providing you with a list of licensed contractors and consultants who are knowledgeable about retrofitting techniques and construction to make your house or building safer.



Call the Planning Department at 252-232-3055 for help in identifying and examining different ways to retrofit an existing building and advice on siting and building new structures.

If a flood is imminent, property can be protected by sandbagging areas where water might enter living spaces. Valuables and furniture may be moved to higher areas of the dwelling to minimize loss. Whatever emergency protection measures are used, it is always best to have a written plan in advance.

Additional information can be found at the Federal Emergency Management Agency's Web site at <http://www.fema.gov/plan/prevent/floodplain/publications.shtm>. Under the "Floodplain Management" heading, several items explain how you can protect your property.

Homeowner insurance policies do NOT cover flooding.

Flood Insurance

When it comes to flood protection, your homeowner's policy is not enough. Typical policies do not cover losses due to flooding.

Many people are under the misconception that they are ineligible for flood insurance because of where they live, or their mortgage status. But the truth is, as long as Currituck County remains in the National Flood Insurance Program (NFIP) program, most homeowners, business owners, and renters can get flood insurance.

The County urges consumers to remember the flood insurance basics:

- You CAN get flood insurance if you live in a floodplain or high-flood-risk area.
- You CAN get flood insurance if you live outside a floodplain, or a low-to-moderate flood-risk area, - and at lower cost.
- You CAN get flood insurance if your property has been flooded before.
- You CAN get flood insurance from insurance agents in your area.
- You CAN buy flood insurance even if your mortgage broker doesn't require it.



Armed with the proper information about their flood risk and protection options, consumers can make more informed decisions to protect their financial investments.

Flood insurance is available for most enclosed buildings covering both structures and contents. This includes homes, condominiums, mobile homes on foundations, businesses or commercial structure and farms. The contents of rental units are also insurable. You can find out more about obtaining flood

insurance, and the parameters of its coverage, by contacting any licensed property or casualty insurance agent or broker.

There is a **30-day waiting period** between the purchase of flood insurance and when coverage begins to prevent purchasing insurance when a major storm is forecast (only to cancel the policy when the threat passes).

The following exceptions apply:

- When the purchase of insurance is done in connection with making, increasing, extending or renewing a loan.
- When the purchase of insurance occurs during the one-year period following issuance of a revised flood map for a community.

If a flood strikes, the type and amount of federal disaster assistance you can receive is affected by whether you have flood insurance, making it all the more important to have a policy before a flood threatens.

What is the National Flood Insurance Program?

The NFIP is a federal program enacted in 1968 that makes flood insurance available in communities that enact floodplain management regulations; Currituck County has adopted these regulations. This insurance is available to buildings in flood prone areas that comply with these regulations (or which were in existence prior to their enactment).

This coverage protects you even when a federal disaster isn't declared (which is required for most federal disaster assistance to be offered). And it's paid for by policy premiums -- not tax dollars.

This coverage has its limits, however. Single-family homes or other residential structures are limited to \$250,000 in damages, while commercial and other structures are capped at \$500,000. For contents-only policies, residences are limited to \$100,000 in damages, while the contents of commercial and other structures are capped at \$500,000.

Community Rating System (CRS)

Currituck County is an active participant in the Community Rating System (CRS). CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.

As a result, **flood insurance premium rates in Currituck County are discounted 10%** to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

1. Reduce flood losses
2. Facilitate accurate insurance rating
3. Promote the awareness of flood insurance.

Contact the **Currituck County Planning Department** for flood zone information, a flood determination and/or copies of elevation certificates at 252-232-3055.

Floodplain Development Permit Regulations

All "development" in Currituck County should be permitted through the Planning Department.

Development is defined as any man-made 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, or storage of equipment or materials.



Contact the Currituck County Planning Department for advice on how to best mitigate your structure from flooding. **The way a structure is built can directly affect the cost to insure the building.** There are special provisions in the Unified Development Ordinance and the building code that regulate construction and other development in the floodplain. Without those provisions, flood insurance through the NFIP would not be available to property owners in Currituck County.

Natural and Beneficial Functions of Floodplains

Currituck County is a beautiful place to live. The undisturbed marshes, rivers, and wetlands provide a wide range of benefits to both human and natural systems. While the areas adjacent to our shorelines are most at risk, they are also the most popular areas for people to live.

Floodplains along the coastal barrier islands, sound, rivers, wetlands, and marshes provide a buffer to accommodate temporary flooding (tidal or storm driven). This buffer, in combination with prudent development, allows for buildings to weather intermittent flooding with a minimum of disruption and cost. These floodplains also offer valuable habitat for plants and animals, and typically are highly prized recreational resources that provide access to the water as well.

Just one inch of water in your house can cause as much as \$8,700 worth of damage.

The county also maintains drainage channels and ditches for storm water management purposes in designated service districts. Soil and Water Conservation maintains these districts on a regular basis. This natural and developed drainage way system must be kept clear of debris and trash that could hold back the flow of flood waters.

To report drainage problems or inquire about the service districts, call the **Currituck County Soil and Water Conservation** office at 252-232-3360.

State law and county ordinance also prohibits dumping in these waterways. If you see someone illegally dumping items into a waterway that could cause an obstruction or create flooding, call and report it to the Currituck County Soil and Water Conservation at 252-232-3360.