

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

 **YOU ARE RECEIVING THIS
BROCHURE BECAUSE YOUR
PROPERTY IS LOCATED
IN OR NEAR A FLOODPRONE AREA.** 

The Town of Morehead City is susceptible to flooding from the Bogue Sound, the Newport River, and other streams, creeks, and canals. Because of our coastal setting and flat topography, flooding can occur most anywhere in the Town and at any time of year.

Storm surge from hurricanes and tropical storms pose the greatest threat for flooding, but extreme high tides and heavy rains—especially during the rainy season, from June to October—can also cause flooding in neighborhoods and streets.

Stormwater flooding can also occur in Morehead City, particularly as heavy and prolonged rainfall exceeds the capacity of the drainage system or when storm drains are inadequate or clogged.

*Being prepared is your best defense
against a flood.*

How Do You Prepare for a Flood?

STEP 1 – KNOW YOUR FLOOD HAZARD

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). FIRMs are the official maps for a community on which FEMA has delineated the Special Flood Hazard Areas (SFHAs), which represent the areas subject to inundation by the 1% annual chance flood event. On average, structures located within the SFHA have a 26% chance of flooding during the life of a standard 30-year mortgage. Properties located outside of the SFHA are not guaranteed to be safe from flooding.

FEMA FIRM maps are available for free public viewing online at msc.fema.gov/portal. Contact the Morehead City Planning and Inspections Department at 252-726-6848 ext. 125 or mhpci@moreheadcitync.org for help determining if your property is located in a SFHA, repetitive loss area, or within a dam inundation area, if the property is seaward of the Limit of Moderate Wave Action, and for estimated flood depths.

STEP 2 – INSURE YOUR PROPERTY

Flooding is not covered by a standard homeowner's insurance policy. Morehead City participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available to homeowners, condo owners, commercial owners, and all renters. Coverage is available for the building and contents. Renters are encouraged to purchase flood insurance for contents. Note that there is a 30-day waiting period before coverage goes into effect. Contact your local insurance agency for more information.

STEP 3 – PROTECT YOURSELF AND YOUR FAMILY

Morehead City and the Carteret County EOC coordinate with the National Weather Service (NWS) in issuing public warnings concerning expected floods and storms. Tune in to local television channels such as WITN 7, WNCT 9, WCTI 12, Channel 14, and Channel 10 and radio stations such as 91.5 (WBJD), 96.3 (WRHT), 90.7 (WOTJ), 103.3 (WMGV), 100.3 (WLGP), 107.3 (WTKF), and 1330 AM (WANG) for weather advisories issued by the NWS.

All hazard NOAA Weather Radios are available for purchase and provide access to the NOAA Weather Radio Frequencies 162.550 and 162.450.

If flooding threatens your home, turn off electricity at the main breaker. If you lose power, turn off all major appliances. Turn off the gas and be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know that the gas has been turned off and the area has been ventilated. Avoid low-lying areas. Seek shelter in the highest areas possible.

Discuss your family emergency plan. Your family may not be together when disaster strikes, so it is important to know how you will contact one another, how you will get back together, and what you will do in case of emergency.

Never attempt to drive through flooded streets. Floodwaters can conceal damage underneath. As little as two feet of running water can carry away most vehicles, include SUVs. Turn around, don't drown!

STEP 4 – PROTECT YOUR PROPERTY

Various methods may be used to minimize flood damage. If the first floor level of your property is lower than the Base Flood Elevation (BFE), the elevation of the 1% annual chance flood according to the FIRMs, consider elevating your structure or elevating electrical and mechanical equipment.

If a flood is imminent, property can be protected by sandbagging areas where water could enter living spaces. Move valuables and furniture to higher areas of the dwelling to minimize damages.

Morehead City Public Services staff will provide site visits to property owners with advice and assistance related to flooding and drainage. For more information, call the Public Services Department at 252-726-6848.

STEP 5 – BUILD RESPONSIBLY

All development within the Town requires a building permit. Before you build, fill, or otherwise develop in a floodplain, contact the Planning & Inspections Department at 252-726-6848 ext. 125 to discuss town regulations in more detail. Report any development in a floodplain without a permit to the Morehead City Planning & Inspections Department. Remember, when building or grading, always maintain a clear area between lots for drainage.



Source: City of
Edmonton

The NFIP requires that if your structure is damaged or improved to an amount of 50% or more of the structure's market value, it must meet the construction requirements for a new building. Morehead City requires that all buildings in the SFHA be elevated with their lowest floor, including basement, at least one foot above the BFE. Contact the Planning and Inspections Department at 252-726-6848 ext. 125 for more information.

STEP 6 – PROTECT NATURAL FLOODPLAIN FUNCTIONS

Did you know that it is illegal to dump anything (trash, grass clippings, leaves, etc.) in any ditch, canal, or storm sewer in the Town? Nothing but stormwater is allowed to go into storm drains located in streets, rights-of-way, and parking lots. Dumping materials into drains pollutes our waters and clogs the stormwater system which means flood waters can't drain properly, leading to flooding in our streets and neighborhoods. For questions, or to report obstructions or violations, call the Public Services Department at 252-726-6848.

STEP 7 – FLOOD EDUCATION

Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion and deposition of sediments, and improved groundwater recharge. Contact the Planning and Inspections Department at 252-726-6848 ext. 125 to learn more about the risk of flooding from stormwater and coastal sources as well as the benefits of mitigation. The Town is also promoting education on NAI—no adverse

impact floodplain management—to reduce damages from floods. To learn more about NAI, visit www.floods.org

STEP 8 – TURN AROUND DON'T DROWN

Never attempt to drive through flooded streets. Almost half of flood deaths happen in vehicles. Floodwaters may be much deeper than they appear and can conceal damage or other hazards underneath. As little as two feet of running water can carry away most vehicles, including SUVs.

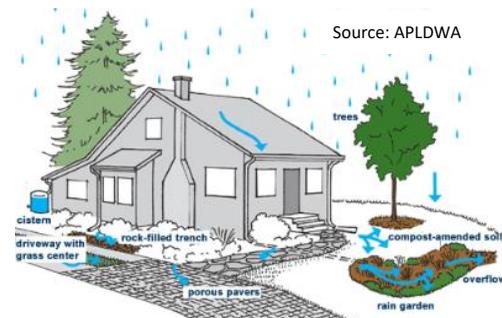
Be aware of heavy rain when driving in the town or parking a vehicle. Do not park in low-lying areas if a flood is imminent.

Visit <https://www.weather.gov/safety/flood-turn-around-dont-drown> to learn more.

STEP 9 – REDUCE STORMWATER RUNOFF

Install Low Impact Development techniques to help manage stormwater on site instead of allowing it to run off into the stormwater drainage system.

Install rain barrels under down spouts or extend down spouts away from your home into a rain garden. Don't direct your downspouts into your driveway letting water flow directly into the street.



For more information about managing stormwater on your property, contact the Planning and Inspections Department at 252-726-6848 ext. 125.

STEP 10 – STORM PREPAREDNESS

Morehead City employs CodeRed, a reverse 9-1-1 call network, to notify all residents of emergencies, including hurricane warnings. To receive these notifications you must register your phone or email online at public.coderedweb.com/CNE/ODC4FFDC7074. In the event of an emergency, check TV and radio sources for up-to-date information. After a storm, reentry on the island requires two forms of ID showing residency or property ownership – keep this information on hand.

Inventory and photograph your home's contents and put important papers and insurance policies in a safe place or water-tight container.

Keep an emergency supply. Non-perishable food, water, batteries, flashlights, manual can opener and a battery-operated radio should be kept available.

For more information and to learn more about what actions to take in the event of a hurricane watch or alert in your area, review FEMA's Hurricane Preparedness information at www.ready.gov/hurricanes or call the Planning & Inspections Department at 252-726-6848 ext. 125.

For more information about flood safety or the NFIP, please note the following:

www.floodsmart.gov
www.ready.gov/floods
www.fema.gov
1-888-379-9531

Morehead City Planning & Inspections Department
1100 Bridges Street
Morehead City, NC 28557

