# Flooding in Morehead City

The dominant source of flooding in Morehead City is tidal changes, excessive rainfall, storm surge and inadequate drainage system. The areas prone to flooding include the waterfronts of Bogue Sound, Newport River, Calico Creek, Dill Creek and their tributaries. High winds associated with tropical storms can also produce extremely high waves, which may create a storm surge higher than normal. North Carolina experiences hurricanes, tropical storms and severe extra–tropical cyclones, usually referred to a "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 for several days.

The Morehead City Planning & Inspections Department can provide you with information in regards to whether property is located in special flood hazard areas. In addition, flood elevation certificates may be on file for any new construction or substantial improvements made since the late 1990's.

FIRMS can be found at City Hall, Webb Memorial Library and online at: www.ncfloodmaps.com.

Reminder: A Building Permit may be required for flood damage repairs, regardless of the extent. To have an Inspector check the damage to determine if a permit is required, call 252–726–6848, extension 125.

Planning & Inspections 706 Arendell Street Morehead City, NC 28557

Town of Morehead City

Flood Information for
Residents of
Morehead City
located in or near the
Floodplain

Morehead City Planning & Inspections Department 706 Arendell Street Morehead City, NC 28557 (252)726-6848, extension 125 www.moreheadcity.nc.gov

This brochure is to inform you that your property is located within a **special flood hazard area** (flood zone AE or VE). The enclosed brochure will help you to prepare in the event of a flood.

## FLOOD SAFETY - BE PREPARED

#### Before a storm threatens:

- Find out if your home is subject to flooding.
- Learn to recognize the warning signals of your local government.
- Inventory your property & personal belongings.
- Review your insurance policies.
- Learn your children's school and/or daycare centers emergency plans.
- Learn your work site's emergency plans.
- Choose an alternate location to meet if an emergency happens while your family is away from home and cannot return.
- Post all emergency plans/phone numbers in a prominent place.

#### When a Watch is issued:

- Stay informed of the latest emergency instructions by listening to local radio/television broadcasts.
- Consider evacuating early to avoid long hours on limited evacuation routes.
- Keep your car fueled should evacuation be necessary.
- If you are advised to evacuate, do so promptly.

## Safety tips for buildings:

- Turn off all electricity at the main power switch.
- Close the main gas valve.
- Store important documents in waterproof containers.
- Move valuables to upper floors or higher elevations.
- Board up windows or protect them with storm shutters.
- Bring outdoor possessions inside 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,
- Shut off water and electricity to all docks and piers.

# Always remember to include your pets as part of your evacuation plan:

Carteret County has a 'pet friendly' shelter located at the Newport Middle School. Make arrangements for your pet by calling: 252-222-5841. Also, a list of 'pet friendly' hotels can be found on the Emergency Services website at:

http://carteretcountync.gov/documentcenter/view/98.

# **FLOOD INSURANCE**

Flood damage is not covered by most standard homeowner's policies. Separate insurance policies are needed for protection against flood damage. You can protect your home, business and belongings from a flood by purchasing flood insurance.

Flood insurance guarantees compensation for flood damages because the Federal Government backs the National Flood Insurance Program (NFIP). It compensates all covered losses, even when Federal Disaster Aid is not available. Flood insurance covers structural and mechanical damage that result from flooding, as well as flood debris cleanup and floor surfaces (like tile & carpeting). You can purchase additional coverage to insure most of your personal property and belongings. Plan ahead and get your flood insurance TODAY. There is a 30 day waiting period before your coverage goes into effect.

Contact your insurance company for more information or visit: www.floodsmart.gov.

#### FLOODPLAIN DEVELOPMENT PERMITS

All properties located in the "Special Flood Hazard Area" on the Flood Hazard Boundary Map or Flood Insurance Rate Map are subject to regulations, including any man-made change to improved or unimproved property such as buildings, excavation, filling, paving, grading or dredging. The City may levy a fine and/or obtain a court order to have the owner correct the construction if done without a permit or if not done according to the approved plans. For information on floodplain development or to report illegal floodplain development, call 252-726-6848, extension 125.

#### SUBSTANTIAL IMPROVEMENTS REQUIREMENTS

A "substantial improvement" is any reconstruction, rehabilitation, addition or other improvement to a building, the cost of which exceeds 50% of the market value of the building before the start of the improvement. However, when the building is damaged and the cost of restoring the building to its before-damage condition exceeds 50% of the market value prior to the damage occurring, it is termed "substantial damage".

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 or above the regulatory floodplain elevation of base flood plus one foot (sometimes referred to as "1 ft. freeboard"). Again, contact our office for rules and requirements regarding this topic.

## DRAINAGE SYSTEM MAINTENANCE

It is important to keep drainage systems properly maintained. Streams, channels, ditches and detention/retention ponds lose their carrying capacities as a result of dumping, sedimentation and growth of vegetation. When a drainage system loses a portion of its carrying or storage capacity, flooding occurs and waters reach higher elevations. Dumping in drainage systems is illegal and should be reported to the Public Works Department at 252-726-6848, extension 132.

## **IMPORTANT WEBSITES**

National Weather Service (www.weather.gov/) National Flood Insurance Program (www.floodsmart.gov) North Carolina Flood Mapping Program (www.ncfloodmaps.com) Federal Emergency Management Agency (www.fema.gov) Carteret County Emergency Services (http://www.carteretcountync.gov/138/Emergency-Services)

## NATURAL AND BENEFICIAL FUNCTIONS OF FLOODPLAINS

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. Also, in areas of scientific study, provides opportunities for environmental research.

## **FLOOD WARNING SYSTEMS**

Residents should listen to TV, internet and radio broadcasts and be alert to local advisories.

Local TV stations:

WITN (Channel 7) WNCT (Channel 9) WCTI (Channel 12) Channel 14

Local programming (Channel 10)

Radio Stations:

WANG (1330AM) WOTJ (90.7FM) WRHT (96.3FM) WTKF (107.3FM) WMGV (103.3FM) WBJD (91.5FM)

WLGP (100.3FM) NOAA weather radio

You can also sign up for the CodeRed Emergency Notification System which is a communication service available for mass emergency notifications. To sign-up, visit:

https://public.coderedweb.com/CNE/0DC4FFDC7074

## SURVIVAL SUPPLIES KIT - BE PREPARED

-First aid kit -Food supplies to last at least 3 days -Batteries (non-perishable, such as canned -Weather radio or similar meats, granola bars, soup, cereals,

-Non-electric can opener etc.)

-Blankets or sleeping bags -Bar soap & liquid detergent -Changes of clothes -Toothpaste & toothbrush -Toilet paper -Feminine hygiene products -Special foods for infants & elderly - Property inventory list

-Bottled water (1 gallon per person per day)

-Extra family medications, prescriptions, etc.

-Important documents such as insurance policies

-Driver's License and/or other identification

-Special medical information -Maps to your destination -Tarps -Rain gear

-Household bleach -Trash bags

-Cash & change

TIP: Fill bathtubs, sinks, pots and jugs with clean water in case regular supplies are contaminated or water is unavailable (sanitize these items by first rinsing with bleach).

## PROPERTY PROTECTION

The Federal Emergency Management Agency (FEMA) has published The Homeowners Guide to Retrofitting to help property owners understand how to reduce or eliminate the potential of future flooding. These publications can be viewed online at: http://www.fema.gov/library/viewRecord.do?id=1420.

A hard copy can be ordered, free of charge, by emailing or faxing a request to:

FEMA Distribution Center 1-800-480-2520 (telephone) 240-699-0525 (fax)

FEMA-Publications-Warehouse@dhs.gov

#### DID YOU KNOW?

- The most serious threat of flooding is during the hurricane season, June through November.
- Flooding causes more property damage in the United States than any other type of natural disaster.
- Drowning is the #1 cause of flood deaths.
- More people die in their car driving through flooded areas than anywhere else
- Electrocution is the #2 cause of flood deaths.