

## The Flood Warning System

The County receives flood warnings from the National Weather Service via the Emergency Broadcast System and the N.C. Division of Emergency Management. Within 24 hours or less, the Craven County Emergency Services Office acts upon all warnings received and predicts the level of flooding anticipated using HURREVAC (the county's computerized flow/storm surge mode). That information is passed on to the public via local radio, television stations, fixed siren systems, public address systems, and the Emergency Broadcast System. The county has also adopted an Emergency Operations Plan developed to address the multiple hazards that threaten the jurisdiction. The Emergency Operations Plan presents a basic plan for Craven County officials that clearly defines who will do what and when during an emergency.

## Flood Safety

There are several actions residents of flood hazard areas can take to decrease the potential of injury due to flooding:

- **Be familiar with local flood warning procedures as mentioned in this notice.**
- **Do not attempt to walk through flowing waters (drowning is the #1 cause of death associated with flooding).**
- **Keep children away from floodwaters, ditches, culverts, and storm drains.**
- **Do not drive through a flooded area. Even shallow flooding may have caused a road or bridge to wash out.**
- **Evacuate the flood hazard area in times of impending flood or when advised to do so by Craven County officials.**

- **Turn off all electrical circuits at the fuse panel or disconnect switches. If this is not possible, disconnect all electrical appliances and shut off the water and gas valves in your home.**

## 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 have made new homes less prone to flood damage, there are a significant number of existing homes that continue to be susceptible to repetitive losses. Many of these homeowners feel that they are trapped in a never-ending cycle of flooding and repairing. The house is rarely the same, and its value usually declines.

However, there are ways this cycle of repetitive flooding can be broken. Throughout the country, many examples can be found to illustrate practical and cost-effective methods for reducing or eliminating the risk of a house being flooded again. In cases where flooding may be unavoidable, steps are taken to reduce the amount of damages incurred. 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 known as "retrofitting."

The Design Manual for Retrofitting Flood prone 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

This retrofitting document and others related to flooding can be ordered free of charge by calling FEMA at 1-800-480-2520. The county library and the county planning department also have flood related documents available for your review.

## Flood Insurance

It is likely that your homeowner's insurance policy does not cover losses due to flooding. If your home is not required to have a flood insurance policy, that does not mean that other structures (garage, outbuilding, etc.) on the same parcel of land are not subject to flooding. Craven County participates in the National Flood Insurance Program (NFIP). Therefore, federal flood insurance is available to everyone in Craven County. Property owners currently qualify for a 10% reduction in flood insurance premiums because the county is a Class 8 in the Community Rating System Program. Call your insurance agent regarding these rates and other information specific to your policy. A detailed flood insurance study and Flood Insurance Rate Maps are available at the Planning Dept. for your review. Flood insurance may be purchased as follows:

## Type of Coverage Available Amount

### Building Coverage

Single-Family Dwelling	\$250,000
Other residential	\$250,000
Non-residential	\$500,000
2-4 Family Dwelling	\$250,000

### Contents Coverage

Residential	\$100,000
Non-residential	\$500,000

\* For more information on flood insurance, visit the NFIP web site at [www.fema.gov](http://www.fema.gov)

## Drainage System Maintenance

The drainage system in Craven County is made up of the Neuse and Trent Rivers as well as their many tributaries. In addition to serving as a drainage basin, this system also serves as a recreational waterway so it must be kept clear and navigable.

A drainage system can lose some of its storage capacity due to dumping, erosion, sedimentation, and overgrowth of vegetation. When this happens, flooding is more likely to occur and may subject more property to the flood hazard. Inspections are made routinely and measures are taken to maintain the system. It is illegal to dump into or intentionally degrade the system.

## Floodplain Development Permit Requirements

Development in a designated flood hazard area requires the issuance of local flood development permits. These permits must be applied for prior to the commencement of work to ensure that it will not aggravate the effects of flooding. Development is defined as 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. Contact the Building Inspector's office at 636-4987 prior to the start of any development. Violations should be reported to the above referenced department.

### **Substantial Improvements**

The NFIP requires that if the cost of reconstruction, rehabilitation, addition, or other improvements to a structure equals or exceeds 50% of the structures market value, then the structure must meet the same construction requirements as a new structure. Substantially damaged buildings (includes damages of any origin, including fire, wind, tornado, flood, etc.) must also be brought up to the same standards (e.g., a residence damaged so that the cost of restoring the structure equals or exceeds 50% of the structures pre-damaged value must be elevated to or above the base flood elevation).

\* For more information, FEMA publication 213 (Answers to Questions About Substantially Damaged Buildings) is available by calling 1-800-480-2520

### **Natural and Beneficial Functions of Floodplains**

In addition to the beauty afforded by our rivers and wetlands, these features offer many benefits. Floodplains help to dissipate wave forces, reduce frequency and duration of surface flow, provide habitat for fish, wildlife, and other vegetation, and filter various forms of runoff. Portions of the Neuse and Trent

Rivers also serve as primary nursery areas for various species of fish. Fortunately, NC CAMA regulations protect these areas from undesirable development that would be detrimental to both the environment as well as the development itself.

### **The Flood Hazard**

The dominant sources of flooding in Craven County and its municipalities are storm surge and riverine flooding. Storm surge from the Atlantic Ocean propagates into the Pamlico Sound, which further propagates into the Neuse and Trent Rivers; riverine flooding from heavy rainfall occurs on Clubfoot, Maple, Mauls Swamp, Mills Branch, Mosely, Samuels/Rocky Run, Scotts, Snake Swamp, Swift, Tucker, Village, and Wilson Creeks, and the tributaries of Mills Branch and Mosely Creeks.

North Carolina also experiences hurricanes, tropical storms, and severe extra-tropical cyclones, known as "Nor'easters." Historically, these storms have been known to produce severe flooding and extensive property damage. Additional flood losses are caused by the cumulative effect of obstructions in the floodplain which cause increases in flood heights and velocities, and by development that is inadequately elevated, flood proofed, or otherwise unprotected from flood damages.

### **Further Information**

Craven County offers, as a public service, the following assistance to residents, property owners, realtors, insurance agents, and lenders:

- Assistance in determining if properties are in a special flood hazard area
- Special flood protection techniques
- Historical flooding patterns
- Retrofitting and flood proofing advice
- Flood insurance requirements

Craven County has made available flood information / documents at the public library (400 Johnson St, New Bern) for your review.

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## **ATTENTION**

New Flood Insurance Rate Maps (FIRM's) and an updated Flood Damage Prevention Ordinance became effective on July 2, 2004. The ordinance includes a two (2) foot freeboard requirement for new development within the A Zone. This means that all new development (except additions to existing structures) must be elevated two feet above the Base Flood Elevation (BFE). This increase in height will have a positive impact on Flood Insurance premiums. Rates decrease substantially with each foot of freeboard. For more information, please contact your insurance **representative**. **Existing** manufactured home sites may be eligible for an exemption to the freeboard requirement if, in an effort to achieve this elevation, the distance between the ground and the lowest horizontal structural member exceeds 36". An exemption will be granted provided that the lowest floor and all mechanical, electrical and ductwork is installed at or above the BFE with the intent to achieve the above referenced freeboard. Citizens with questions are encouraged to call the Planning Department at 636-6618.

# FLOOD NEWS

## IMPORTANT INFORMATION ABOUT FLOODING IN CRAVEN COUNTY



### **Craven County Planning & Inspections**

**Human Services Annex  
2828 Neuse Blvd.  
New Bern, NC 28562  
Planning (252) 636-6618  
fax (252) 636-5190  
Inspections (252) 636-4987  
Fax (252) 636-4984**

**Email: [planning@cravencounty.com](mailto:planning@cravencounty.com)**

[www.cravencounty.com/depts/pln/plnmain.htm](http://www.cravencounty.com/depts/pln/plnmain.htm)