



City of Jacksonville

Flood Prevention Tips

Flood Protection

What is a floodplain? - Floodplains serve many useful purposes, and those that are preserved in their natural or nearly natural state provide a wide range of benefits. For example, floodplains and primary swash areas hold, filter, convey and disperse floodwaters. Without the preservation of these natural floodplains, floodwaters would inundate developed areas. Most flooding in Jacksonville is caused by River water and rain that is driven landward by severe storms, such as tropical storms and hurricanes. Flooding can occur along waterways and inland.

What can I do to avoid flooding in my home? - The City of Jacksonville requires that all new residential and commercial structures and additions in the regulatory floodplain are elevated no less than three (3) feet above the base flood elevation. This includes but is not limited to duct work, mechanical and electrical. Of course, the most effective and permanent means of protecting your structure is to locate it out of the floodplain. If you are unable to relocate your structure, the next most effective means is to elevate your structure above the base flood elevation and include freeboard.

Jacksonville Planning, Permitting and Zoning can discuss emergency, temporary and permanent alternatives with you and help you obtain the necessary permits at 910 938-5326 or at City Hall, 815 New Bridge Street. Additional protection measures include:

- Keep materials like sandbags, plywood, plastic sheeting and lumber handy for emergencies.
- Check with a plumber regarding a valve to prevent sewer backups.
- Make sure that drainage ditches are clear of debris and functioning properly.
- If you know that a flood is coming, move valuable contents upstairs or to a safe location.

Debris in drainage ditches, streams and pipes can cause localized flooding when it rains. City code requires all owners or occupants of property to remove obstructions from the drainage system on their property. Further, it is unlawful for any person to throw or deposit any refuse, trash or debris in any drainage ditch, stream or body of water. For questions, or to report obstructions or violations, call 910 938-5326.

In order to prevent localized flooding outside of special flood hazard areas, Town code requires the minimum finished floor elevation for new construction and additions to be at least three (3) feet above the highest adjacent grade of the structure. The lowest floor and all mechanical or electrical equipment must meet these elevation requirements. Further, final site grading shall insure that ponding of stormwater will not occur beneath the building nor nearer than three feet from the building perimeter or any mechanical or electrical equipment. The town also requires a stormwater management plan for all additions, new construction, accessory buildings and any other impervious work performed on individual lots in town.

Before you build, fill or develop in a floodplain - Contact Jacksonville Planning, Permitting & Zoning to discuss regulations. All development in regulatory floodplains requires an Elevation Certificate before, during, and after construction. A copy of the Elevation Certificate form is available from the City's Planning, Permitting & Zoning Department or online from FEMA via <http://www.fema.gov/pdf/nfip/elvcert.pdf>. Any development in the floodplain without a permit is illegal; such activity should be reported to the Planning, Permitting & Zoning department.

I've had flood damage to my home or business. Who do I call? - A permit issued by Planning, Permitting & Zoning is required to make any repairs to flood-damaged buildings. Buildings with damage amounting to 48 percent or more of the building's value must be removed or brought into full compliance with the floodplain regulations. Buildings existing in a flood plain that do not meet the current regulations may only be improved to less than 48 percent of the building's value. Additions or alterations that are not a result of storm damage also are limited to less than 48 percent of the building's value.

What can I do to decrease my risk of injury during a flood? - Residents of hazard areas can take the following actions to decrease the risk of injury due to flooding:

- Do not walk through flowing water. In standing water, use a pole or stick to determine depth.
- Do not drive through flooded areas and do not drive around road barriers. Roads or bridges may be washed out.
- Keep children away from flood waters, ditches, culverts and drains.





Flood Protection, cont.

- Stay away from power lines and electrical wires. Report downed power lines to the power company.
- Turn off all electrical circuits at the panel or disconnect all electrical appliances.
- Watch for animals, including snakes. Small animals that have been flooded out of their homes may seek shelter in yours.
- Look before you step. After a flood, the ground and floors may be covered with debris, including glass and nails. Floors and stairs that are covered with mud can be very slippery.
- 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.

Why do I need flood insurance? - Maintaining a flood insurance policy is one of the most important things you can do to protect yourself and reduce the cost of flood disasters and flooding is not covered by a standard homeowner's insurance policy. Flood insurance is available in Jacksonville due to the City's participation in the National Flood Insurance Program (NFIP). Flood insurance reimburses you for all covered losses; disaster aid is limited to replacing essential items only and Homeowners can get up to \$250,000 of coverage and businesses up to \$500,000. Separate contents coverage also is available. Renters can obtain up to \$100,000 of coverage.

The City's participation in the CRS program includes the availability of City staff in the Permitting, Planning & Zoning Department to answer questions about flooding, building requirements that are more stringent than federal minimum standards, regulations for stormwater management in new construction. For more information, contact the Permitting, Planning & Zoning at 910 938-5326.

Online Resources:

- **FEMA Home Page** - <http://www.fema.gov/>
- **FEMA Flood Insurance Rate Maps** - www.fema.gov/national-flood-insurance-program/map-service-center
- **National Flood Insurance Program** - www.floodsmart.gov/floodsmart
- **NC Natural Resources Program** <http://portal.ncdenr.org/web/eep/reports-and-presentations>
- **Hurricane Information from the National Weather Service** - www.nhc.noaa.gov
- **Community Rating System** - <http://training.fema.gov/EMIWeb/CRS/>
- **Elevation Certificate Training for Surveyors** - <http://ww2.nfipstat.com/?folio=9POECV516>
- **FEMA Plan, Prepare, Mitigate** - www.fema.gov/national-flood-insurance-program
- **National Weather Service (NOAA)** - <http://water.weather.gov/ahps2/area.php?wfo=ilm&view=0,1>
- **NC Ready** - www.ready.gov/north-carolina
- **The Weather Channel** - www.weather.com
- **American Red Cross** - www.redcross.org/services/disaster

Flood Facts:

- Everyone lives in a flood zone. (For more information, visit Floodsmart.gov)
- Most homeowners insurance does not cover flood damage and if you live in a Special Flood Hazard Area (SFHA) or high-risk area and have a federally backed mortgage, your mortgage lender requires you to have flood insurance.
- Just a few inches of water from a flood can cause tens of thousands of dollars in damage.
- Flash floods often bring walls of water 10 to 20 feet high and a car can easily be carried away by just two feet of floodwater.
- Hurricanes, winter storms and snow melt are common (but often overlooked) causes of flooding.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$400 a year (\$33 a month).
- Homes and businesses may qualify for the low-cost Preferred Risk Policy, with premiums starting as low as \$129 for a home and its contents and \$643 for a commercial building and its contents. \$129 residential annual premium provides \$20,000 building and \$8,000 contents coverage. \$643 commercial annual premium provides \$50,000 building and \$50,000 contents coverage.
- Because the City of Jacksonville participates in the National Flood Insurance Program, you are eligible to purchase flood insurance.
- In most cases, it takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the storm approaches and the floodwaters start to rise.
- In a high-risk area, your home is more likely to be damaged by flood than by fire.
- Anyone can be financially vulnerable to floods. People outside of high-risk areas file nearly 25% of NFIP claims and receive one-third of disaster assistance for flooding.
- From 2003 to 2012, total flood insurance claims averaged nearly \$4 billion per year.
- The Town participates in the Community Rating System (CRS), which may help reduce your insurance cost between 5% and 45% for structures located within a Special Flood Hazard Area and 5% to 10% for those structures outside of the Special Flood Hazard Areas.
- The two most common reimbursement methods for flood claims are: Replacement Cost Value (RCV) and Actual Cash Value (ACV). The RCV is the cost to replace damaged property. It is reimbursable to owners of single-family, primary residences insured to at least 80% of the building's replacement cost.