



YOUR PROPERTY IS LOCATED IN OR NEAR AN AREA SUBJECT TO FLOODING

A Guide to Flood Hazards and Being Prepared Provided by: The Town of Oak Island Development Services Department

Even with all the advances in technology and other amenities that help control our day to day lives, we can not prevent inclement weather, however we can be prepared. Hurricanes such as Bertha, Floyd, Fran, Charlie and the No Name Hurricane caused much devastation and financial difficulties for the citizens of Oak Island. The Department of Development Services is in charge of assisting the citizens of Oak Island in preparing and recovering from extreme weather events, mainly flooding. Areas prone to flooding include the ocean front areas, the estuary shoreline, and a small valley located between 58th Street and 40th Street along Dolphin and Pelican Drive, and areas along Jump and Run creek.

A person's home typically represents their greatest investment. That is why many people have their home insured. What some people do not know is that Home Owners Insurance does not normally cover damage caused by flooding.

There is a 30 day waiting period before the National Flood Insurance Program coverage takes effect. Don't wait until it is too late.

It is possible to get flood insurance from an NFIP agent. If you have questions regarding the flood insurance program under the, NIFP please call toll free 1-800-427-4661. Additional information is also available at www.fema.gov/nfip.

Is your property in or near a flood zone?

Local water bodies such as the Atlantic Ocean, AIWW, Davis Canal, CPL Canal, Montgomery Slough, and the Elizabeth River provide us access to many of the things we enjoy participating in but they can also cause a great deal of devastation. Flooding from ocean over-wash or heavy rainfalls can quickly cause the inland waterways to flood creating dangerous conditions. These dangerous conditions include but are not limited to erosion, road and soil washouts, and dangerous driving conditions. Standing water also provides problems by being a breeding ground for bacteria and disease. Citizens can help stabilize the soil and bring the waters back to a normal level, during a flood, by planting trees and grass prior to a flood. Water levels are brought back to normal quicker when there is a limited amount of impervious surfaces (surfaces covered by asphalt or concrete) on your property, which does not allow for the water to be absorbed as quickly.

It is important to know if your property is located within a flood zone to help you understand your chances of being flooded. The Department of Development Services will assist you in finding out your flood zone hazard. We use a special map based on the flood hazard areas from the Flood Insurance Rate Map (FIRM) to determine if you are in a flood zone and if so which zone you are in. The following information will be provided when you call: community number, panel number and suffix, and FIRM zone Box. Note: Please have your property address, Lot, and Block numbers available when you call. You can also obtain your flood hazard information by going to www.floodsmart.gov or www.ncfloodmaps.com.

Building Permits are required.

Development and Building Permits are required before any phase of construction begins. This is done to ensure that proper flood resistant materials are used generally to reduce the amount of damage that could be caused to a structure by a flood. Any structure located within the Flood zone is required to meet the Flood resistant materials requirements as set by the NFIP, furthermore any structure located partially or fully in a

v-zone must be designed by a licensed design professional. For more information about these materials you can either call Development Services at 278-5024 or you can obtain this information at: www.fema.gov/pdf/fima/job4.pdf. Building in the Town of Oak Island without a permit is ILLEGAL please report instances to Development Services at 278-5024.

The flood hazard reduction requirements are strictly enforced in the floodplain areas. Some of these requirements are designing electrical, heating, ventilation, plumbing, air conditioning equipment, and other service facilities so as to prevent water from entering or accumulating within the components during a flood. The Town of Oak Island's zoning ordinance requires that all new buildings located within the flood plain must be elevated to one foot above the base or "100-year" flood base. Furthermore, all construction on the island must be built to meet 130 mph wind-zone requirements. For more information on this please contact Development Services.

The Town also enforces the substantial improvement/damage requirements. This requires that if the cost of reconstruction, remodeling, additions, or other improvements to a building exceeding 50% of the structures value before being damaged or altered then the whole structure must be brought up to current flood ordinance requirements.

Protecting your property

There are a number of measures that property owners can take to limit possible damage from flooding to existing homes.

- Elevating your home so that the lowest floor is above the flood level is one way, to protect your home and property against flooding. However, the most effective way to permanently retrofit your home against flood damage is to move it out of a flood plain.
- Relocate the electrical box, the water heater, and heating system, to an upper floor or elevate it at least 12 inches above the base flood elevation.
- Anchor the fuel tank to the foundation to prevent it from overturning and floating. Metal structural supports and fasteners must be non-corrosive. Wooden treated structural supports must be pressure treated.

- Anchoring sheds or other outbuildings either to a foundation or with straps and ground anchors will make them less susceptible to wind damage or being blown away.

In the case of a pending flood there are some actions you can take to further protect your property.

- Elevate furniture above flood protection levels.
- The use of backflow preventers at sewer lines to the dwelling prevent sewer backflow.
- Keep materials like sandbags, plastic sheeting, and lumber handy for emergency waterproofing. And remember that drainage ditches perform better when kept clear of brush and debris.
- Elevation certificates for some properties located in the floodplain are available for review at the Department of Development Services.

Maintaining Drainage Systems

The Town of Oak Island as a community loses a portion of our drainage system due to dumped debris, soil erosion, and sedimentation. When this happens flooding occurs more quickly, and easily, it also reaches higher elevations. The higher elevation of flooding can subject properties that are otherwise protected to unnecessary risks.

- To minimize risks, refrain from dumping grass clippings and brush along canal banks and waterways.
- Divert gutters, down spouts, and sump pump drainage on to grassy areas and away from impervious surfaces, or into gravel filled pits.
- Plant native trees and plants as part of a natural landscape in order to minimize mowing and watering.
- Cover bare soil with native plants to reduce soil erosion and water runoff.
- Make sure landscape improvements slope away from your home so that water runoff does not end up inside your home or next to the foundation.

Dumping is against the law please report any dumping to the local code enforcement officer at (910)278-5024.

For Flood assistance due to drainage problems please call the Code Enforcement Officer at 278-5024 or Storm Water Manager at 278-5011.

Flood Warning System- Tune In

Warning systems keep you informed and can save your life. Flood Warnings and forecasts of impending storms are broadcast to the public by NOAA weather radio, and local TV and Radio. These warnings are intended to give residents time to prepare, and protect their properties. They also act to lessen citizen exposure to expected floods. Flood and Storm information may be heard or seen on:

www.oakisland.com

NOAA Weather Radio 162.550

The Oak Island Public Information Stations;

WWAY-TV3 (cable channel 10)

WECT-TV 6 (Cable channel 7)

WHQR FM 91.3 Radio AM 1350

WGNI FM 102.7 WAAV AM 980

Cable TV Channel 8

The Weather Channel (Cable 41)

Local Weather & News (Cable 14)

EVACUATE- Safety First

If evacuation is necessary, turn off all utilities and secure outdoor objects that could cause damage in high winds and/or flood events. If an evacuation is ordered please make all the necessary arrangements for evacuation. Do not wait until the last minute to leave.

- ❖ **THE OAK ISLAND BRIDGE CLOSURES FOR BOTH DIRECTIONS ONCE SUSTAINED WINDS REACH 40 MPH OR MORE! NO ONE AT THIS POINT CAN GO ON OR OFF THE ISLAND.**

After the Flooding

Citizens of hazard areas can take the following actions to decrease the risk of injury due to flooding.

- 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.
- Stay away from power lines and electrical wires. Report downed power lines and outages to the power company.

BEMC 1-800-682-5309

Progress Energy 1-800-419-6356

- Turn off all electrical circuits at the panel or disconnect all electrical appliances.

- Be alert for gas leaks. 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.

For more information on this publication contact

Town of Oak Island

DEVELOPMENT SERVICES DEPARTMENT

At (910) 278-5024, visit our office located at

4601 E. Oak Island Drive or look us up on the web at

www.oakislandnc.com