

## PROTECTING YOUR HOME

Since 1996 Belhaven has been hit by many hurricanes and has experienced numerous flood events. Protecting your home begins before the flood. With the help of FEMA and the State of NC over 380 homes have been raised out of the floodplain. Similar projects have been effective in Beaufort County. This is the primary mitigation recommended by FEMA and the NFIP for our area. There are many programs available to achieve this goal. Contact the Town of Belhaven Inspection Department for further information.

**Flood Proofing:** This is an option if you are unable to elevate. Depending on the construction type of your home there are ways to lessen floodwater impact. These include:

- Sealing exterior block walls and foundations in masonry construction.
- Sand bagging openings to lessen water intrusion.
- Retrofitting duct systems overhead so they don't get wet.
- Planning ahead to raise appliances and personal possessions when a flood threatens.

**Note:** Many methods require the assistance of design professionals and engineers for approval.

Homeowners are encouraged to contact the Town of Belhaven Inspections Department for more information. Information and publications are also available at the Belhaven Public Library, or online at [www.FEMA.gov](http://www.FEMA.gov)

## SUBSTANTIAL DAMGE AND SUBSTANTIAL IMPROVEMENT

The NFIP and the Town of Belhaven Flood Prevention Ordinance have strict requirements regarding **Substantial Improvement** and **Substantial Damage**.

- **Substantial Improvement:**

Reconstruction, rehabilitation, addition, or other improvements to a building that cost more than 50% of the market value require the building to be brought up to floodplain standard.

- **Substantial Damages:**

A building damaged so that the costs of repairs equals or exceeds 50% of the buildings value before it was damaged must be brought up to floodplain standards.

### **Is Yours a Repetitive Loss Property?**

A repetitive loss property is one where there have been 2 or more NFIP losses of at least \$1,000 within a rolling 10-year period. If you are here are ways to protect your property:

- Elevation and Retrofitting.
- Flood Proofing.
- Combinations of approved methods.

The Town of Belhaven is Repetitive Loss Community. Due to the nature of the floodplain and the orientation of the town this is a fact of life in our community. However with diligence and community support perhaps one day all of our citizens will be Above the Floodplain Hazard.

### **Check us out online at:**

[www.belhavennc.us](http://www.belhavennc.us)

## BE PREPARED FOR FLOODING!!

HURRICANE PREPAREDNESS

### *Floodplain*

### *Hazards*

This Brochure has been mailed to all addresses located in or adjacent to the 100 Year Floodplain within the Town of Belhaven's planning jurisdiction. The purpose of this brochure is to inform you of the flood hazards associated within the Floodplain and suggested actions you can take to protect yourself and your property.

### **THE FLOOD HAZARD AREA**

Beaufort County and the Town of Belhaven lie in the Tar\Pamlico Water Shed. For the Belhaven Planning Jurisdiction these flooding sources are the Pungo River, Pantego Creek, and their tributaries. Hurricanes are considered the primary flooding hazard, however a strong Nor'easter or a wind tide event can bring copious amounts of water creating localized flooding as well. For these reasons we must consider the entire Belhaven Jurisdiction as a FLOOD HAZARD AREA.

## PREPARING: THINK AHEAD!

- Inventory your property. Make a detailed list of personal property with pictures to assist in insurance claim issues. Place these in a waterproof container or safety deposit box.
- Learn community evacuation routes in case you are forced to flee.
- Know the location of emergency shelter locations nearest to your home.
- Learn your child's school emergency plans. Post all emergency plans and phone numbers in a prominent location at home and work.
- Learn first aid. Professional medical attention may not be available.

### HURRICANE KIT

- Water – One Gallon per day for each family member
- First Aid Kit and
- Baby Supplies: formula, First Aid Book
- Pre-Cooked canned foods bottle, pacifier, soap, baby powder, clothing, disposable diapers, wipes and canned foods and juices
- Manually Operated Can Opener
- Anti-Bacterial Gel or Wipes
- Blanket or Sleeping Bag per person
- Portable (battery operated) radio or television and extra batteries
- Flashlight and extra batteries
- Essential Medications
- Extra pair of eyeglasses
- **Extra house and car keys**
- Fire Extinguisher – ABC Type
- Cash and Change

- Food, Water, Leash and Carrier for Pets
- Change of Clothing and sturdy shoes

### FLOOD WARNINGS

The National Oceanic and Atmospheric Administration (NOAA) issues storm Watches and Warnings. This information will be advertised on the local television channels 7 (WITN), 9 (WNCT) and 12 (WCTI), Belhaven Cable Television 4 and Tri-County Cable Television. Radio stations which will carry our emergency information are: Pirate Radio 1250 or Pirate Radio 930 AM; and Oldies 107.9 FM.

#### **Hurricane Watch:**

An announcement for specific coastal areas that hurricane conditions are possible within 36 hours.

#### **Hurricane Warning:**

A warning that sustained winds 64 kt (74 mph or 119 km/hr) or higher associated with a hurricane are expected in a specified coastal area in 24 hours or less. A hurricane warning can remain in effect when dangerously high water or a combination of dangerously high water and exceptionally high waves continue, even though winds may be less than hurricane force.

### WHEN IT FLOODS:

Don't walk through flowing water.

Don't drive through a flooded area.

Stay away from downed power lines.

Be alert for gas leaks.

Be alert for animals, especially snakes.

Be cautious in all circumstances.

## HELP THE TOWN HELP YOU:

- Do not dump or throw anything in ditches or streams. It is a violation of Town Ordinance and should be reported to the Municipal Building. Even Grass clippings and branches can plug ditches. Every piece of trash contributes to flooding.
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris. The Town has a ditch maintenance program, but private ditches need your care.
- Always check with the Building Inspections Dept. before you build on, alter, re-grade, or fill your property. A permit may be needed to ensure that projects comply with building and floodplain rules.

### FLOOD INSURANCE

If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance does not cover damage from floods. However, since Belhaven participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood policy. This insurance is backed by the Federal Government and is available to everyone, even for properties that have been flooded. Belhaven is also a member of the Community Rating System, which lowers your rates even more.

**NOTE:** There is a 30-day waiting period, so don't wait until the next flood to buy protection.