



## Orange County Planning & Inspections Department

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<https://www.orangecountync.gov/792/Planning-Inspections>

## Flood Insurance, Flood Preparedness, Safety, and Additional Information

There are easy, proactive, steps that property owners can take to address and abate potential flooding risks.

### Flood Insurance

#### National Flood Insurance Program (NFIP)

The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. Orange County participates in the NFIP, making federally backed flood insurance available to its property owners.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings in the course of construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit the Flood Smart website (<https://www.floodsmart.gov/>).

#### Mandatory Purchase Requirement

Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement also applies to secured loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies, such as the Federal Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision, and the National Credit Union Administration. It further applies to all loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.

#### How It Works

When making, increasing, renewing, or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to

determine if any part of the building is located in an SFHA. If the building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within an SFHA, the purchase and notification requirements do not apply unless the building itself, or some part of the building, is in the SFHA.

However, lenders, on their own initiative, may require the purchase of flood insurance even if a building is located outside an SFHA. Up to 25% of all NFIP flood losses arise from outside SFHAs (B, C, and X Zones).

### Coverage

Under federal regulations, the required coverage must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available for a single-family residence is \$250,000 and for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises, such as Freddie Mac and Fannie Mae, may have stricter requirements.

### Properties Not in the SFHA

Please note even if your property is not located within a SFHA you should talk with your insurance agent about the benefits of flood insurance. Homeowner's insurance policies do not cover damage from flooding. However, because Orange County participates in the NFIP, you can purchase a separate flood insurance policy. This insurance is backed by the federal government and is available to everyone.

### Be Proactive

Please do not wait to the next hurricane or major storm event to buy flood insurance. There is a thirty-day waiting period before the policy takes effect. Contact your insurance agent for more information on rates and coverage.

## **Emergency Checklist**

You should prepare an emergency checklist to address simple steps that can be taken to mitigate the impacts of a flood on your property.

- Shutting off the gas and electricity to any structure that has a history of being flooded.
- Moving valuable contents out of 'harm's way'.

## **Safety Tips**

There are also some basic safety tips you should keep in mind during flood conditions, such as:

- Prepare, in advance, a survival kit with bottled water, food, and medical supplies (i.e. prescription medication, basic first-aid items, etc.). Your survival kit should have sufficient stockpiles to last you for a minimum of 72 hours after a storm event.
- Have a battery, or crank handled, emergency weather radio available to listen for news/information on storm events and conditions in the area.
- Do not walk or drive through 'flowing' water or flooded areas. Drowning is the number one cause of flood deaths, mostly during flash floods. Current can be deceptive and remember that 6 inches of moving water can knock you off your feet or impact your car. If you walk in standing water, use a pole or stick to ensure the area is still passable.

- Avoid driving through a flooded area. More people drown in their cars than anywhere else. Do not drive around road barriers as they may signal a bridge or roadway that has been washed out. If you have an emergency please contact the Orange County Sheriff's office or Emergency Services for assistance by dialing 911 before driving.
- Be alert for gas leaks and report them immediately to your utility provider. If you suspect a gas leak remember to always use a flashlight to inspect damage, do not use open flame devices (i.e. match, candles, lanterns, flare, etc.), and remember to extinguish all tobacco products (i.e. cigar, cigarettes, etc.) prior to going into an area where you suspect a gas leak. Also be cautious when inspecting damage in an enclosed space if you suspect a gas leak. Ensure the area is properly ventilated prior to entering.
- Stay away from power and electrical lines. The second highest cause of death resulting from a flood event is electrocution. Electrical current can travel through water. Report downed power lines immediately to your local power company and Orange County Emergency Services. Have your electricity turned off by the utility company in the event of severe damage to your residence. Do not attempt to do so yourself.
- Remember some appliances, such as television sets, keep electrical charges even after they have been unplugged. Do not use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.
- Be on the lookout for animals, especially snakes. Small animals, who have been flooded out of their homes, may seek refuge in yours. Use a pole or a stick to turn things over to check for animals to avoid hurting them or yourself.
- Remember that after a flood the ground, and possibly floors of your residence, are covered with debris which can include broken bottles, glass, nails, and other similar hazards. Floors and stairs can also be very slippery. Walk in areas that have been inundated by flood waters with care to avoid injury.

## **Property Protection Measures**

### Flood Proofing

There are several different ways to protect a building from flood damage. One way is to keep the water away by regarding your building is to site it outside of the floodplain and stream buffer. The Planning Department can provide you with information on floodplains and stream buffers.

Another opportunity is to retrofit the crawl space under your house. First, relocate any water heater, central air unit, or electrical fuse box from the crawl space to some other place in the house or attached garage. Next determine the location and number of hydrostatic vents that will be needed. The bottom of such venting cannot higher than one foot above the natural grade. The total vented area cannot be less than one square inch for every one square foot of crawl space wall subject to flooding. No less than two vents on different walls subject to flooding are required.

Hydrostatic pressure from floodwaters is a major cause of damages to residences. These vents serve to equalize the pressures on the walls by allowing floodwaters to move freely both into and out of the crawl space. Another approach would be to elevate the house above the base flood elevation. This method can become pricey, but in specific situations may work. These opportunities are termed flood proofing.

### Shut off the Gas and Electricity

If you know that flooding is imminent, you should shut off the gas and electricity and move valuable contents out of harms way. You may not receive much of a warning, so a detailed checklist prepared in advance would help ensure that you will not forget anything.

More information is available at the Orange County Planning Department. Please note that any alteration to your property and building on your property requires a building permit from the Planning and Inspections Department.

### **Stormwater and Drainage System Maintenance**

There are easy, proactive, steps property owners can take to address and even abate potential flooding risks. Here are some steps local property owners can take to not only help themselves but others within identified floodplain areas:

#### Illegal Dumping

Do not dump or throw anything into ditches or streams. Dumping grass clippings, leaves, trash, yard debris, etc. can accumulate and plug ditches, culverts, and channels thereby increasing the risk of flooding during storm events as rain water will have nowhere to go. The dumping of this material could also put you in violation of several County regulations and subject you to enforcement action. You are encouraged to keep any ditch on your property clear of brush and debris to avoid unnecessary flooding during a storm event.

#### Property Alterations

Always check with the Planning Department before you build on, alter, re-grade, or add fill material to your property. Not only are permits typically required for such Land Disturbing Activities, but staff can provide basic information on the potential impacts that these activities can have with respect to increasing a property's susceptibility to inundation by flood waters.

#### Additional Information

If you witness dumping of materials into a stream or drainage ditch, or if you need assistance in reviewing a development project on your property, please call the Planning Department at: 919-245-2575.

### **Substantial Improvement and Substantial Damage Requirements**

Should you wish to make improvements to your existing house or buildings, you will have to follow Orange County standards for substantial improvements or substantial repair to the structure(s).

#### Substantial Improvement

Substantial improvement is any combination of repairs, reconstruction, rehabilitation, addition, or other improvement of a structure, taking place during any one year period whereby the cost of which equals or exceeds 50% of the market value of the structure before the start of construction of the improvement. This term includes structures, which have incurred substantial damage, regardless of the actual repair work performed. The term does not, however, include either any correction of existing violations of State or Orange County health, sanitary, or safety code specifications which have been identified by the Orange County code enforcement official and which are the minimum necessary to assure safe living conditions, or any alteration of a historic structure provided that the alteration will not preclude the structure's continued designation as a historic structure.

### Substantial Damage

Substantial damage is damage of any origin sustained by a structure during any one year period whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred. Substantial damage also means flood-related damage sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25% of the market value of the structure before the damage occurred.

### **Hurricane Preparedness Information**

After a particularly severe hurricane or nor'easter has passed through the Piedmont region, the County has experienced heavy flooding along our streams and rivers. Often debris becomes trapped under bridges and culverts. This blockage backs floodwaters up even more, often up to four feet or more deep.

### **Property Subject to Flooding**

If you live along or near the Eno River, the Little River, Morgan Creek or New Hope Creek, you may have experienced these high water times. To find out if your property is subject to flooding, please visit the County Interactive GIS Homepage.