

August 1, 2022

RE: Participation in the National Flood Insurance Program - Services offered by the Orange County Planning Department

YOU ARE RECEIVING THIS LETTER BECAUSE:

- 1. Your property is located within a Special Flood Hazard Area (SFHA)**
- OR**
- 2. You are a surveyor, insurance agent, developer, real estate agent, or banker that does business in Orange County and work with property that could be encumbered by SFHA**

BACKGROUND: Orange County (hereafter “the County”) has been a member of the National Flood Insurance Program (NFIP) since approximately 1976.

In 1968 Congress created the NFIP to help provide a means for property owners to financially protect themselves from the possible damage of structures resulting from flood events. The program is intended to supplement typical homeowner insurance policies, which do not cover damage to structures resulting from a flood. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the program, specifically through the adoption and enforcement of regulations designed to mitigate/reduce flood risk.

Part of the program at our disposal are Flood Insurance Rate Maps (FIRM) denoting those areas of the County that are susceptible to flooding. The County utilizes these maps to verify the anticipated elevation of flood waters during a storm event and works with property owners to ensure structures are not located in areas where flooding is a possibility. Through the enforcement of our flood damage prevention regulations, the County requires design standards (i.e. elevation of structures and utilities, installation of flood vents, prohibition of specific activities, etc.) to reduce the risk of loss during a flood.

The County’s original FIRM became effective on March 16, 1981, with the latest becoming effective on October 14, 2018. Flood map data is available at the County Planning office or by visiting the North Carolina Flood Risk Information System (FRIS) webpage at: <http://fris.nc.gov/fris/Home.aspx?ST=NC>

In accordance with our responsibilities as a member of the NFIP, the County has adopted its own flood regulations, currently embodied within the Orange County Unified Development Ordinance (UDO) and can be found utilizing the following link: <http://www.co.orange.nc.us/DocumentCenterNiew/7355/UnifieddevelopmentOrdinance-PDF>.

WHAT DOES THIS MEAN? Being located in or near identified SFHAs does not inherently mean you cannot develop your property. There are steps you can take to mitigate your risk and, at the same time, ensure compliance with applicable flood regulations.

This letter is being sent as a courtesy to remind you of the service(s) the Planning Department provides with respect to understanding, and abiding by, local flood regulations as well as providing some proactive tips in addressing flood issues on your property.

COUNTY SERVICES: The County has made available a variety of documents on existing flood data as well as guidelines and flood protection methods for you to review in several convenient locations including:

- The Orange County Public Library - Hillsborough Branch on Margaret Lane,
- The County Planning office located on the second floor of the West Campus Office building at 131 W. Margaret Lane in downtown Hillsborough, and
- On the County Planning Department website utilizing the following link:
http://www.co.orange.nc.us/1_309/Floodplain-information.

If you are thinking about engaging in land disturbing activity on your property for any reason (i.e. building a new structure, grading, removing trees, etc.) you should first consult the Planning Department to understand what issues, if any, the project may create. Staff will be more than happy to schedule a formal meeting with you, on site, to discuss specific flood issues associated with your property and identify opportunities to correct or prevent flood damage. A breakdown of the services we offer, with respect to understanding and identifying flood issues on your property, include:

1. PROVISION OF MAPPING SERVICES / PREPARATION OF ZONING REPORTS:

County planning staff can assist you determine where floodplains are located on your property and provide basic mapping services to delineate them. While this service does not take the place of procuring a professionally prepared site plan where a surveyor formally delineates floodplains on your property, staff can provide vital information such as the depth of anticipated flood waters and the location of any structure with respect to its proximity to identified floodplains. As a free service the Planning Department can prepare a Zoning Report for your property. The Zoning Report, which utilizes Orange County Geographic Information Service (GIS) data, is intended to identify environmental conditions that may restrict the overall development of property. Data provided on Zoning Reports include, but are not limited to:

- a. The location of flood plain / special flood hazard areas / floodways on your property including the provision of the necessary information found on the Flood Insurance Rate Map (FIRM) needed to complete a flood insurance policy,
- b. Determining and denoting required floodplain buffers on your property,

- c. Identifying the location of streams and/or other protected water features including previously-mapped wetlands. This includes identifying/denoting required stream buffers. Stream buffers is a generic term for the required buffer around various water features (i.e. streams, hydrologically-connected water bodies, floodplains, wetlands, etc.) intended to be left in a natural state as part of our water quality guidelines/pollution protection measures as well as the preservation of the features natural .drainage function,
- d. Identifying the required base flood elevation requirements for the property based on local land use regulations,
- e. Determining the depth of flooding on your property (i.e. how deep flood waters can be anticipated to be) in order to provide you with a better concept of the property's potential flood hazard,
- f. Identifying the location of existing structures with respect to their distance from identified SFHA's as well as their elevation using existing contour data,
- g. Required minimum setbacks for structures from property lines,
- h. Impervious surface limits for the property,
- i. Erosion Control and Stormwater management land disturbance thresholds, specifically focusing on identifying if an erosion control permit or a stormwater management plan will be required based on the anticipated/proposed level of land disturbance,
- j. The presence of conservation or utility easements impacting the location of structure and/or utility systems (i.e. well and septic), and
- k. Soil types on a property.

Staff is also able to provide electronic copies of flood maps and other similar data denoting flood prone areas on your property as part of this service. During the preparation of this map staff identifies any and all regulations impacting the overall development of the property and provides direction on how you can address compliance.

Please remember to always check with the Planning Department before you initiate construction or land disturbing activities, or deposit fill material, on your property in order to avoid unnecessary problems with respect to compliance established regulations.

You do not need to schedule an appointment to obtain a Zoning Report, which any staff person can complete during normal business hours at our main office located on the second floor of the West Campus Office building located at 131 West Margaret Lane in downtown Hillsborough.

2. ASSISTANCE WITH FLOOD REGULATIONS:

The Planning Department is able to provide assistance, with respect to existing flood regulations and FIRM data, on the following:

- a. Base Flood Elevations as denoted on the most recent FIRM,
- b. Current and archived FIRM maps and flood data,
- c. Cross section elevations at selected locations,
- d. Approximate location of parcel lines,
- e. Zoning and watershed overlay designations,
- f. 2-foot topographic contour lines,
- g. Approximate location(s) of structure(s) utilizing aerial photographic data,
- h. Any FIRM adjustment approved through the Letter of Map Amendment (LOMA) or Letter of Map revision (LOMR) process, and
- i. Elevation Certificates for certain parcels.

As previously indicated herein the County has made available a variety of documents on existing flood data and local guidelines. Staff will be more than happy to schedule a formal meeting to review any issues, concerns, or questions you may have regarding our flood program.

3. ADDITIONAL SERVICES:

In addition to the mapping services and review of applicable floodplain management regulatory standards as detailed above, staff is also available to assist with the following:

- a. Completion of complementary site visits to review your specific situation. Staff can make themselves available, during normal business hours, to complete a site visit of your property in order to identify current opportunities and constraints related to flood issues on your property. Please note staff likes to complete a site visit before compiling documentation outlining options with respect to protecting your property.
- b. Preparation of documents detailing specific advice/options on ways to protect your property (i.e. retrofitting/flood proofing of structures, drainage improvements, etc.), and
- c. Review of any and all available financial assistance programs to assist with development/redevelopment activities.

BEING PROACTIVE - WHAT CAN YOU DO? Here are some simple tips for reducing potential negative impacts from flooding:

I. **STORMWATER 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:

- a. 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.
- b. The dumping of this material will also put you in violation of several County regulations and subject you to enforcement action.
- c. You are encouraged to keep any ditch on your property clear of brush and debris to avoid unnecessary flooding during a storm event.

Please visit our website at the link below for more information on the County's stormwater management program:

<https://www.orangecountync.gov/1305/Stormwater-Management>

If you witness dumping of materials into a stream please report the problem to the Planning Department at: (919) 245-2575.

II. **FLOOD PREPARADNESS AND SAFETY:**

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

- Shutting off the gas and electricity to any structure that has a history of being flooded.
- Moving valuable contents out of 'harms way'. There are also some basic safety tips you should keep in mind during flood conditions:
 - a. 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.
 - b. Have a battery, or crank handled, emergency weather radio available to listen for news/information on storm events and conditions in the area.
 - c. 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 six inches of moving water can - knock you off your feet or impact your car. If you walk in standing water, use a pole of stick to ensure the area is still passable.

- d. 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.
- e. 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.
- f. 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.
- g. 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.
- h. 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.

III. FLOOD PROOFING:

As previously indicated there are several different ways to protect a building from flood damage, most notably locating structures outside of identified floodplains and stream buffers as well as ensuring the structure(s) are properly elevated above established flood elevations. There are also various options with respect to 'flood proofing' or addressing the impacts of existing structures including. Some basic options include:

- Retrofitting crawl spaces underneath a structure by relocating existing utilities (i.e. water heater, furnace, air conditioner, electric box) to some other location within the structure that is compliance with established flood regulations and installing hydrostatic vents. Hydrostatic pressure from floodwaters is a major cause of damage to structure(s) and can result in the catastrophic failure of the foundation. These vents allow floodwaters to move freely into and out of a crawl space thereby equalizing the water pressure on the walls. You will need to determine the location and number of vents necessary for the structure. Bear in mind hydrostatic vents cannot be higher than 1 foot above natural grade and the total vented area cannot be less than one square inch for every

square foot of crawl space wall subject to flooding. Also bear in mind vents cannot be modified to remain closed. In order for the vent to function properly it must be allowed to open and close based on water flow. You will have to maintain the vents by keeping them clear of debris to ensure they function properly.

- A second option would involve elevating the residence above established base flood elevation thresholds. While this option can be expensive it is an effective means of addressing flooding problems.

As previously indicates staff is more than happy to review various opportunities with you in protecting your property from damage as a result of flooding.

IV. **FLOOD INSURANCE:**

All property owners are encouraged to secure flood insurance regardless of the presence of floodplain on your property. Please bear in mind homeowners insurance policies do not cover damage to a structure resulting from flooding. If you do not have flood insurance talk with your insurance agent and get more information on securing a policy. This insurance is backed by the Federal Government and is available to everyone.

If you already have flood insurance, it is wise to double check that the building coverage is adequate and to make sure you have content coverage (i.e. coverage for materials. within the residence) as well.

Do not wait for the next major storm/hurricane to purchase flood insurance. There is a **THIRTY (30) DAY** waiting period before the policy takes effect. For more information on flood insurance, including rates and required documentation, please contact your local insurance agent to review and discuss options in more detail.

Orange County looks forward to providing you with additional assistance and information with respect to addressing flooding issues or for questions on your property, at your request. Please contact staff at (919) 245-2575 for assistance.

Sincerely,

Christopher Sandt, P.E.
Staff Engineer