ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

History of Flooding in the City of Greenville

Greenville is in the coastal plain geographic region of North Carolina, which means that Greenville is relatively flat with little topography. Our proximity to the coast of the Atlantic Ocean makes us very susceptible to Hurricanes and Tropical Storms. Major causes of flooding here in Greenville are:

- 1) flash flooding resulting from heavy rainfall that overburdens the drainage system within the City; and
- riverine flooding resulting from heavy and prolonged rainfall which causes the capacity of river and stream channels to be exceeded.

Being prepared is your best defense against a flood.

How Do You Prepare for a Flood?

STEP 1 - KNOW YOUR FLOOD HAZARD

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). FIRMs are the official maps for a community on which FEMA has delineated the Special Flood Hazard Areas (SFHAs), which represent the areas subject to inundation by the 1-percent annual chance flood event. On average, structures located within the SFHA have a 26-percent chance of flooding during the life of a standard 30-year mortgage.

FEMA FIRM maps are available for free public viewing in Pitt County public libraries or online at <u>https://fris.nc.gov/</u>. Also, upon request, the Engineering Department at (252) 329-4478, will make free flood zone determinations for properties located within the City.

Properties located outside of the SFHA are not guaranteed to be safe from flooding.

STEP 2 - INSURE YOUR PROPERTY

Flooding is not covered by a standard homeowner's insurance policy. The City of Greenville participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all structures in the City regardless of whether or not they are located within a SFHA. Coverage is available for the building itself as well as its contents. Renters are highly encouraged to purchase flood insurance for their contents. Note that there is a 30-day waiting period before coverage goes into effect. Contact your local insurance agency for more information.

STEP 3 - PROTECT YOURSELF AND YOUR FAMILY

Tune-in to local commercial radio or television stations or NOAA weather radio frequencies (162.400 or 162.500). Purchase a Weather Alert Radio for your home and place of employment to stay informed of changing conditions.

If your property is in imminent danger of flooding, contact Greenville Utilities at (855) 767-2482 to request that your power or natural gas be shut off or for guidance on how to do it yourself. Teach family members how and when to turn off gas, electricity and water. If you lose power, turn off all major appliances. 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.

Avoid low-lying areas. Seek shelter in the highest areas possible.

Develop an evacuation plan for your family. Designate a place where your family will meet after an evacuation order is issued.

STEP 4 - PROTECT YOUR PROPERTY

Various methods may be used to minimize flooding. If the first floor level of your property is lower than the "Base Flood Elevation" (elevation of the 1-percent annual chance flood, based on the FEMA maps), consider elevating your structure, if possible. Brochures discussing floodproofing and other mitigation measures are available at Pitt County public libraries.

If a flood is imminent, property can be protected by sandbagging areas subject to the entry of water into living spaces. Move valuables and furniture to higher areas of the dwelling to minimize damages.

The City of Greenville will make a site visit to your property to provide one-on-one advice regarding flooding and drainage issues and to recommend retrofitting and floodproofing techniques. For more information, please contact Community Development at (252) 329-4504.

STEP 5 - BUILD RESPONSIBLY

All development within the City requires a permit. Always check and fulfill permitting requirements with the Building Inspections Division at (252) 329-4426 and/or the Engineering Department at (252) 329-4478 before you build on, alter, fill, or re-grade on any portion of your property and/or within any easement or right-of-way. Also, contact either of the numbers above to report any suspected permitting violations. Remember, when building or grading, always maintain a clear area between lots for drainage.



The NFIP requires that if the cost of reconstruction, additions, or other improvements to a building equals or exceeds 49% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards. For example, a residence damaged so that the cost of repairs equals or exceeds 49% of the building's value before it was damaged must be elevated above the base flood elevation. Please contact the Inspections Department at (252) 329 -4426 for more information.

STEP 6 - PROTECT NATURAL FLOODPLAIN FUNCTIONS

Floodplains are a natural component of the City of Greenville environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

STEP 7 - HURRICANE PREPARDENESS

Inventory and photograph your home's contents and put important papers and insurance policies in a safe place.

Keep an emergency supply. Non-perishable food, water, batteries, flashlights, manual can opener and a battery-operated radio should be kept available.

Know your evacuation route. The City of Greenville Emergency Manager will order or advise evacuations if conditions warrant this action. If evacuations are called for, it is imperative that you follow instructions in the time frame noted. The designated hurricane evacuation route from the Greenville area is **US 264W towards Raleigh**. Contact the City of Greenville Emergency Manager with questions about emergency procedures at (252) 329-4390. For maps of evacuation routes, visit: http://www.ncdot.gov/download/travel/trav el evac hurricaneroutes.pdf

💧 STEP 8 – TURN AROUND, DON'T DROWN

Avoid camping or parking along streams, rivers, and creeks during heavy rainfall. Do not park near flooding hot spots if a flood watch or warning is issued for your area. If floodwaters rise around your car but the water is not moving, abandon the car and move to higher ground. Do not leave the car to enter moving water.

Never attempt to drive through flooded roadways. Floodwaters may be much deeper than they appear and can conceal damage or other hazards underneath. As little as two feet of running water can carry away most vehicles, including SUV's. Turn Around, Don't Drown!

STEP 9 – FLOOD EDUCATION

Stay out of floodwater; it can contain many things harmful to your health, including household, medical, industrial, and livestock wastes; other contaminants that can cause infection or illness; physical objects such as lumber, vehicles, and debris that can cause injury; wild or stray animals or reptiles; and downed power lines.

For more information of flood risks to health and ways that you can protect yourself, visit <u>https://www.cdc.gov/healthywater/emergen</u> <u>cy/extreme-weather/floods-</u> <u>standingwater.html</u>. Teach school children about flooding, including health hazards of floodwater as well as ways to reduce flood damage and the benefits of reduced stormwater pollution.

STEP 10 – BUY FLOOD INSURANCE IN LOW RISK ZONES

Flood insurance is not just for properties located in the floodplain. Did you know that more than 25-percent of flood insurance claims are for structures outside the 100-year floodplain? Even if your home or business is located in a low risk X Zone, it may still be at risk of flooding from stormwater flooding, storm surge events, sea level rise, king tides, and other flood events.

Homeowners, renters, and business owners in low risk zones can purchase standard policies or reduced-rate "preferred risk" policies. Visit <u>www.floodsmart.gov</u> or contact your local insurance agent for more information.

For more information about flood safety or the NFIP, please note the following:

www.floodsmart.gov www.ready.gov/floods www.fema.gov 1-888-379-9531

