



Keeping North Carolinians Safe From Future Storm and Flood Events

One of the primary purposes of the Strategic Buyout Program is to increase the safety of North Carolinians and their property from the risk of future storm and flooding events. This is achieved by providing property owners located in areas known to be at risk for future flooding with the financial resources needed to move to safer areas, outside of the 100-year flood plain. However, while moving to a reduced-risk area can reduce the risk to your family and property, saving you money and time the next time North Carolina is affected by a hurricane, flood or other natural disaster, it is important to understand how flooding can affect you and your property.

Flood Risk

Due to the proximity to the ocean, many rivers and other waterways in North Carolina, many homes and businesses are located in the 100-year flood plain.

- Even if your home is in the 100-year flood plain, that does not mean that the area will flood once every century: Rather it means that your home has a 1% chance of flooding in any given year.
- Over the lifetime of a 30-year mortgage, that adds up to a 30% chance of the area being flooded.
- Recent hurricane activity in North Carolina has shown that some areas can experience severe flooding and storm damage more than once within a two- to three-year period.

However, floods can happen anywhere, including low-risk areas. Being outside the 100-year flood plain does not mean your home will not flood.

- The recent hurricanes affecting North Carolina resulted in flooding in areas that had not previously had a history of any or severe flooding.
- Approximately 20%-25% of flood insurance claims come from low- to moderate-risk areas outside the 100-year flood plain.
- Just one inch of floodwater can cause up to \$25,000 in property damage.

All this means that even residents in a lower flood risk area should plan for flooding and consider flood insurance protection for their homes and personal property.

Purchase Federal Flood Insurance

Homeowners, renters and businesses can apply for a flood insurance policy through the National Flood Insurance Program (NFIP). **Flood damage is NOT covered as part of your standard homeowner's or renter's insurance policy. Flood insurance will pay for covered flood-related losses.** You can purchase NFIP coverage for up to \$250,000 for structures and \$100,000 for contents of the structure. Renters can purchase NFIP policies for contents only. Businesses may purchase structural and contents coverage with NFIP Commercial Coverage for up to \$500,000.

There is a 30-day waiting period for policies to take effect, so don't wait to apply. Call **888-379-9531** or visit www.floodsmart.gov to find a local agent who can help you get the right flood insurance coverage.

Preparing your home, family and property in advance by knowing your flood risk and purchasing flood insurance may reduce recovery time after a disaster.

THE RISK OF PERSONAL INJURY

Of all weather-related disasters that occur in the United States, floods are the main cause of death, and most flood-related deaths are attributed to flash floods. A **flash flood** is a rapid rise of water, generally over less than six hours, along a stream or low-lying area. It can be produced when heavy rain accumulates quickly, including from slow-moving or multiple thunderstorms or hurricanes occurring over the same area, as well as from dam breaks, levee failures or heavy rain.

- **Flood/Flash flood watch:** Conditions leading to flooding or flash flooding are possible within the next 36 hours
- **Flood/Flash flood warning:** Flooding or flash flooding is occurring, imminent or highly likely within the next two hours; people should immediately go to higher ground if needed

Never walk through or drive through standing water during a flood event. Only six inches of water can knock a person over and less than two feet of water is sufficient to carry most cars away in the water flow. Water flowing at 10 miles per hour has the same force as a 300-mile-per-hour wind and is very dangerous.

Most deaths in tropical systems are from storm surge, not wind. **Storm surge** is an abnormal rise of water, generally by a storm, that can be destructive and life-threatening. The National Weather Service may issue **storm surge watches and warnings** in advance of an approaching tropical storm or hurricane when life-threatening storm surge may push water up on to land. Storm surge can and has affected both mainland and coastal communities. The National Hurricane Center will issue potential storm surge maps that show the height above ground that the water may reach, which will be available from the National Weather Service in Newport/Morehead City.

- **Storm surge watch:** Possible life-threatening storm surge flooding generally within 48 hours
- **Storm surge warning:** Danger of life-threatening storm surge flooding generally within 36 hours

Stay safe by staying inside your home during a storm surge event or evacuate as instructed.

Information about flood risks and flood types used with permission of Sea Grant North Carolina.

**Stay safe by heeding all weather alerts, watches and warnings.
Prepare for and follow safety precautions.**