



# Town of Caswell Beach

1100 Caswell Beach Road

Caswell Beach NC 28465

910-278-5471

www.caswellbeach.org

## FLOOD HAZARD: CHECK BEFORE YOU BUY

It is wise to check out possible flood hazards when considering property purchases due the following:

- The force of moving water or waves can destroy a structure.
- Slow-moving floodwaters can knock people off their feet or float a car (even standing water can float a structure, collapse basement walls, or buckle a concrete floor).
- Water-soaked contents such as carpeting, upholstered furniture, mattresses, or clothing may require disposal (some items, such as photographs and heirlooms, may never be restored to their original condition).
- Floodwaters are not clean: floods carry mud, road oil, chemicals, and noxious substances that are health hazards.
- The impact of cleaning up, making repairs, and suffering personal losses after a flood may cause great stress to you, your family, and your finances.

**FLOODPLAIN REGULATIONS:** This community regulates construction and development in the floodplain to ensure that structures will be protected from flood damage. Construction, filling and related projects are strictly regulated and may be prohibited in some areas (elevation certificates required).

**FLOOD PROTECTION:** A structure can be protected from most flood hazards, and in some instances, at relatively low cost. New structures and additions must be elevated above flood levels. Existing structures can be protected from shallow floodwaters by regrading, berms or floodwalls. There are other retrofitting techniques to protect structures from surface/subsurface water.

**LOCAL FLOOD HISTORY:** Flooding in our town is primarily caused by wind, rain, and storm surge effects from off-coast storms or hurricane/tropical storms. The Coastal portion of Brunswick County is susceptible to flooding caused by wind tide along the coast and marsh area. The winds have a damaging effect on the area when a sustained wind of a velocity greater than 20-25 knots blows in on the coast from the East, Northeast, or Southeast. The main effect of winter storms is immobility, however, normally dry land or property may be flooded as a result of wind tide. This area has been affected by wind, rain and storm surges from hurricanes over the years, with the most damaging being Hurricane Hazel in 1954, Hurricane Diana in 1984, and Hurricane Gloria in 1985. The largest dollar loss was in 1989 from Hurricane Hugo. Storm surges pose a great threat to public safety and cause extensive damage to beaches, piers and residential property. The prime time for a hurricane to occur off the eastern coast of the United States is the period from June 1 to October 31 each year.

## IMPORTANT

PLEASE PROVIDE THE TOWN A COPY OF THE ELEVATION CERTIFICATE FOR YOUR HOME.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs may become very slippery.

Be alert for possible gas leaks. Use a flashlight to inspect for damage if there is a potential for gas leaks. Don't smoke or use candles, lanterns, or open flames unless you know that gas has been turned off and the area has been ventilated.

Look out for animals and snakes. Small animals (i.e., raccoons, foxes, squirrels, etc.) or snakes may seek other shelter when flooded out of their normal habitat. Use a pole or stick to poke and turn debris over in order to avoid animal/snake bites.

Become familiar with local emergency evacuation and re-entry procedures. Hurricane preparedness information brochures provided by the N.C. Division of Emergency Management and FEMA are available at the Town Hall at no cost. These brochures include evacuation routes, keys to hurricane survival, NOAA weather radio frequencies, local TV/radio station information, and a hurricane tracking chart. The Town has adopted an Emergency Evacuation and Re-entry Procedure Policy which is available for public inspection at the Town Hall. The Town also cooperates in the Brunswick County Evacuation Plan and Area Hurricane Preparedness Agreement.

The Town issues vehicle identification stickers to community property owners, upon request. The purpose of an organized program is to protect property and allow for orderly evacuation and re-entry of evacuees to their homes as rapidly as possible without compromising their safety.

The following radio stations participate in Emergency Broadcast System announcements in flood-related and other emergencies:

97.3.....WMNX-FM  
102.7.....WSGI-FM

Other radio and TV stations may also broadcast information and instructions in an emergency such as evacuation due to flooding.

The U.S. Coast Guard broadcasts on these frequencies if an evacuation of coastal waters is ordered:

Band	Channel	Frequency
VHF-FM	16	156.8 MHz
HF		2182.0 KHz

NOAA Weather Radio Frequency for Local Area: 162.550 MHz  
Brunswick County Emergency Management Agency....(910) 253-7453

## FLOOD PROTECTION RECOMMENDATIONS:

Although a property may not have been flooded recently, the odds are that it will be damaged by floods in the future. We hope this flyer will be of assistance to you.



THIS INFORMATION IS PART OF THE FLOOD PROTECTION PROGRAM FOR THE TOWN OF CASWELL BEACH.  
PLEASE CONTACT THIS OFFICE IF YOU REQUIRE ADDITIONAL INFORMATION AND/OR BROCHURES.

**TOWN FLOOD SERVICE:** First, determine your flood hazard (Flood Zone Map on reverse side of this flyer). Additional flood maps and flood protection brochures are available at the Town Hall (1100 Caswell Beach Road). Town Hall personnel are available to assist you with flood map determinations, flood insurance purchase requirements, property protection measures, floodplain development permit regulations, flood ordinance building codes, drainage system maintenance, landscape construction requirements, sand dune protection measures, erosion rate information and a list of licensed contractors serving the local area.

Also visit: [www.ncfloodmaps.com](http://www.ncfloodmaps.com) for more State info. If requested, the Town Building Inspector will visit a property to review possible ways to reduce or prevent flood damage. All of these services are provided at no cost. We encourage you to utilize these services to the fullest extent.

**FLOOD INSURANCE:** Second, if you don't currently have flood insurance, contact your insurance agent for information. Homeowner's insurance policies do not cover damage from floods. However, because the Town of Caswell Beach participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy which is backed by the Federal government and is available to everyone, even for properties that have been flooded.

**NFIP:** This program makes federally-backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems. The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

**Mandatory Purchase Requirement:** The mandatory purchase requirement applies to all forms of federal or federally-related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly/privately owned building in SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Dept. of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such 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 Deposit Insurance Corp. and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

#### FLOOD INSURANCE (Continued):

**How it Works:** Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in a Special Flood Hazard Area (SFHA). The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V" (see map on reverse side of this page).

Copies of the FIRM are available for review in most local government building or planning departments. Many lenders and insurance agents also have copies. It is the agency's or the lender's responsibility to check the FIRM to determine if the property is in an SFHA. Our community's personnel are available to assist you or your agent/lender with map determinations.

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be floodprone.

**FLOOD SAFETY:** Last, but not least, please take note of these flood safety recommendations-

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two flood related killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to Emergency Services "9 1 1"

Have your electricity turned off by the Power Company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that become wet unless they have been taken apart and dried.