

As we are all aware, coastal North Carolina has several areas which are considered high-risk areas for flooding. Included in this article is information on several important things to keep in mind in case of a flood. However, this is just a quick overview, so please feel free to call me at any time or come by my office in Town Hall, look at our local map published by FEMA and speak with me in person to address any concerns you might have.

River Bend is home to some land areas designated as “flood plain” by the Federal Emergency Management Association (FEMA). These areas often are referred to as flood hazard areas.

It is possible to live safely and comfortably within flood hazard areas by complying with the Town’s Flood Damage Prevention Ordinance. This Ordinance was drafted by the Town Council in the interest of ensuring the health and safety of the citizens of the Town.

The Ordinance clearly specifies building requirements for all new construction or substantial improvements to existing structures located in the flood hazard areas.

Though a relatively uncommon occurrence, properties in the River Bend flood plain can flood when there is no rain. This happens when the Pamlico Sound is affected by the combination of a northeast wind and a lunar tide. Most commonly, flooding occurs in River Bend during a hurricane event which is accompanied by heavy rains. This flooding is the result of wind action which causes the Pamlico Sound to rise.

Town Flood Services: The first thing you should do is check your local flood hazard, Flood maps and flood protection references are available at the office of the Floodplain Manager in the River Bend Town Hall. If you are in the floodplain, the Floodplain Manager can give you more information and help with any questions and concerns you might have.

If requested, the Floodplain Manager will visit a property to review its flood problem and explain ways to prevent flood damage. Call the office of the Floodplain Manager at 252-638-3870 ext. 216. **This is a free service.**

What you can do: Several of the Town’s efforts depend on your cooperation and assistance. Here is how you can help:

- Do not dump or throw anything into the ditches or streams. Dumping in our ditches and streams is a violation of our Flood Damage Prevention Ordinance. Even grass clippings and branches can accumulate and clog drainage channels. A clogged drainage channel cannot carry water and when it rains the water has to go somewhere. **Every piece of trash contributes to flooding.**
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris.
- If you see dumping of debris in ditches or streams, contact either the Floodplain Manager at 252-638-3870 ext. 216 or, if the Flood Plain Manager is unavailable, the Public Works Superintendent at 252-638-3870 ext. 206.
- Always check before you build, add on, alter, re-grade, or fill your property. A permit will most likely be needed.

- Should you be reconstructing, rehabilitating, building an addition, or performing other improvements to a home built before 1986, and the cost equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Homes substantially damaged by a flood must be brought up to the same standards of a new building also.
- If you see building or filling without a Town permit posted, contact Town Hall at 638-3870 ext. 216.

Floodproofing: There are several different ways to protect a building from flood damage. One way is to keep the water away by re-grading your lot or building a small earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway.

Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements or if water will get over two feet deep.

A third approach, and the most effective, is to raise the house above flood levels. Contact the Floodplain Manager's office in Town Hall for information on methods, local contractors, and grants available should this be the method you wish to pursue.

These methods are called floodproofing or retrofitting. More information is available in the office of the Floodplain Manager's office at the Town Hall. *Important note:* Any alteration to your building or land requires a permit from the Town of River Bend and Craven County. Even re-grading or filling in the floodplain requires a permit.

If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. It is unlikely that you will get much warning, so a detailed checklist prepared in advance would help ensure that you don't forget anything.

Flood insurance: At last count, there were 464 flood insurance policies in River Bend. If you don't have flood insurance, talk to your insurance agent. **Homeowner's insurance policies do not cover damage from floods.** However, because River Bend participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded. **Don't wait for the next flood to buy insurance protection! There is a 30-day waiting period before the flood insurance coverage takes effect except in the case of purchasing a home! Contact your insurance agent for more information on rates and coverage.**

Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During a flood, however, there is usually damage to the furniture and contents also. If you are covered, double-check that the building coverage is adequate and make sure you have contents coverage. Remember: Even if the last flood missed you or you have done some flood-proofing, the next flood could be worse. Flood insurance covers all surface floods.

Flood safety:

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 killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company.

Have your electricity cut 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 have gotten wet unless they have been taken apart, cleaned, and dried.

Look out for animals, especially snakes. Small animals that have flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

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

Flood warnings: During all severe thunderstorms and hurricanes, keep your TV and/or radio tuned to local news channels for reports of flood warnings. Warnings will be flashed across the bottom of your TV screen nonstop until the threat has passed. River Bend is also in the process of implementing a phone system which will allow residents to receive messages letting them know of storm warnings, flood warnings, and evacuation notices.

Again, this is just a quick overview of common flood questions. If you have any questions not answered in this article, or if you would like more information, don't hesitate to contact me.

Please remember that a permit must be secured **before** beginning any construction project. All areas of River Bend, including our extraterritorial jurisdictions, must comply with our Ordinances. If you, or someone you know, are thinking about doing any work to your property, please contact me at 638-3870 ext. 216 or 229-7329 so that all necessary paperwork can be completed. Please, also, share this information with your neighbors and, most especially, new residents if you should learn that they are about to begin any type of construction project.

As always, enforcement of the Town Code and Ordinances are essential to the well being of the Town and its residents. If you are aware of a zoning or floodplain Ordinance violation, please contact me immediately at 638-3870 ext. 216 or 229-7329. If I am unavailable to help you, the Police Department is an essential tool in helping to enforce Town Ordinances; feel free to contact them at 638-1108.