

Information about flood insurance can be obtained from your insurance agent. You do not have to live in the floodplain to qualify for flood insurance. Property owners can insure their buildings and contents and renters can insure their possessions.

Just because your house has not flooded in the recent past does not mean that you are safe. There may be up to a thirty-day waiting period before a flood insurance policy takes effect, so you should call your insurance agent now.

Property Protection Measures

The 100-year floodplain is the area that will be flooded on the average of once every 100 years. It has a 1-% chance of being flooded in any given year. Put another way, it has a 25% chance of being flooded over the life of a 30-year mortgage.

Citizens are urged to find out if their home is subject to flooding or located in a special flood hazard area. The PKS Building Inspections Department has copies of the Flood Insurance Rate Maps, Map overlays, and digitized parcel records that identify property subject to a 100-year frequency.

Some people have reduced flood losses by taking temporary measures such as moving furniture and equipment to upper floors or higher elevations. Others have held back rising waters by sandbagging or building temporary levees.

Approaches that are more permanent have also been used. Various techniques can be used to floodproof an existing structure. This process is known as "retrofitting". Retrofitting can be incorporated into an existing house to reduce or eliminate the potential of future flooding. The measures include:

- ⇒ Elevation of a structure;
- ⇒ Relocation of a structure;
- ⇒ Use of levees and floodwalls;
- ⇒ Sealing a structure;
- ⇒ And protection of utilities.

Residents are encouraged to inventory their property and review insurance policies and coverage to avoid misunderstandings later. For more information and publications on retrofitting and floodplain locations, contact Roy Brownlow at the PKS Town Hall, Building Inspections Department, at 247-4353.

Floodplain Development Permits

PKS enforces land-use regulations such as zoning ordinances and subdivision regulations that requires building and/or development permits. Land designated as susceptible to flooding is regulated differently from other areas. People are advised to contact the PKS Building Inspections Department before they build, fill, or otherwise develop. To report any illegal floodplain development contact Roy Brownlow at the PKS Town Hall, telephone 247-4353.

All properties located in "Zone AE" or "Zone VE" on the PKS Flood Hazard Boundary Map or Flood Insurance Rate Map are subject to regulations. Before undertaking development in "Zone AE" or "Zone VE, a builder must secure a permit from the PKS Building Inspections Department. Development activities subject to these regulations are any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures, dredging, filling, grading, paving, excavation or drilling operations. The Town may levy a fine and/or obtain a court order to have the owner correct the construction if built without a permit or not built according to the approved plans.

Substantial Improvement Requirements

The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. This means that the structure must be brought into compliance with the current regulations. Substantially damaged buildings must also be brought up to the same standards (e.g., a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated at or above the base flood elevation). The PKS Code Enforcement Officer has the responsibility of enforcing this requirement. Any questions as to the conforming status of structures located in Special Flood Hazard Areas (SFHA) should be addressed to the Code Enforcement Official for Pine Knoll Shores.

Drainage System Maintenance

The canals, channels, and detention/retention basins can lose their carrying capacities as a result of dumping, debris, sedimentation and growth of vegetation. When a drainage system loses its carrying or storage capacity, overbank flooding occurs more frequently and floods reach higher elevations. Dumping in the canals or waterways in PKS is a violation of regulations; it should be reported to the PKS Building Inspections Department by calling 247-4353.

If you should have any questions pertaining to any of the above information, please do not hesitate to contact Roy Brownlow, Chief Code Enforcement Official, at the Pine Knoll Shores Town Hall.