

TO: PROPERTY OWNERS WHOSE PROPERTY MAY BE LOCATED
IN A SPECIAL FLOOD HAZARD AREA
FROM: ROY BROWNLOW, CHIEF CODE ENFORCMENT OFFICIAL
RE: **NOTIFICATION OF FLOOD HAZARDS, AVAILABILITY OF FLOOD INSURANCE,
AND PROPERTY PROTECTION MEASURES**

The purpose of this notification is to inform you that your property may be located in or near a Special Flood Hazard Area (SFHA) in accordance with the Federal Flood Insurance Rate Maps (FIRM). You need to be aware of the flood hazards and knowledgeable of possible actions you can take to protect yourself and your property.

Flood Hazard

PKS' oceanfront, canalfront, and soundfront shorelines are extremely vulnerable to a variety of natural hazards such as hurricanes, northeasters, storm-induced erosion and flooding brought on by storms, heavy rains and unusual lunar tides. Hurricanes, the greatest storms on Earth, produce tidal surges, which poses one of the most devastating flood hazard threats to PKS. Oceanfront properties could be subject to "wave action" velocities. Soundfront and canalfront properties could be subject to above normal flood tides.

Flood Warning

If conditions are favorable for hurricane development, a hurricane watch will be issued. The conditions are announced over local radio (WBTB 1400 AM/107.3 FM, 106.5 WSFL) and television channels (WITN TV 7, WFXI TV 8, WNCT TV 9, CATV 10, WCTI TV 12, The Weather Channel-50) by the National Weather Service (NOAA 162.400MHz, Newport). At this time, all residents should prepare for evacuation. Citizens should notify town hall of invalids or other persons requiring evacuation assistance. Re-entry passes should be in possession by property owners in Pine Knoll Shores.

When a hurricane has developed, a hurricane warning will be issued. At least 18-36 hours warning time will be given before probable landfall. An evacuation order will be issued over radio and television channels. Police will patrol town streets and issue evacuation notice by public address system and the PKS Emergency Management Organization will alert individual residences. All PKS residents are to evacuate on NC 58 and use the Atlantic Beach Bridge. Evacuation of 75 miles or more inland is suggested.

Flood Safety

Early flood and hurricane warnings provide time for people in threatened areas to prepare, and by doing so, to lessen their damages. In addition, you will be better prepared if you consider the following suggestions:

- ◆ Learn to recognize the warning signals and procedures;
- ◆ Plan your evacuation route;
- ◆ Evacuate when advised to do so;
- ◆ If, and only if, time permits, turn off all utilities at the main power switch and close the main gas valves when evacuation is imminent;
- ◆ Fill tubs, sinks, and jugs with clean water in case regular supplies are contaminated;
- ◆ Board up windows or protect them with storm shutters or tape to prevent flying glass;
- ◆ Bring outdoor possessions (i.e., lawn furniture, trash cans, signs, etc.) inside the house or tie them down securely;
- ◆ Flooded areas are deceptive! Try to avoid flooded areas and do not attempt to walk across stretches of floodwaters more than knee deep.
- ◆ Learn first aid!

Flood Insurance

The amount of flood insurance protection available for a community depends whether the community is in the Emergency Phase or the Regular Phase. PKS has adopted and agreed to enforce acceptable floodplain regulations, hence it is in the Regular Phase. In the Regular Phase, a resident may purchase coverage with premiums based on the likelihood of flooding as established by the FIRM (flood insurance rate map).

Your Homeowners insurance policy will not cover losses due to flooding. PKS participates in the National Flood Insurance Program which makes flood insurance available to everyone in the town.

For many people, their home and its contents represent their greatest investment. We strongly urge you to buy flood insurance to protect yourself from devastating losses due to flooding.

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