

Flood Protection Information for Flood Hazard Properties

Do you know that you do not have to be in a special flood hazard area for your property to sustain flood damage? And if your property is in a floodzone, the structure may be considered high risk, even though the property may not have experienced any previous flooding. Flooding can be from water from nearby water bodies, in addition to rainfall. *Anywhere it rains, it can flood.*

To prepare and protect yourself, family, home, and belongings from a flood, review the information in this document.

Know Your Flood Hazard



Flood maps and flood protection references are available on the Town's website and at the Brunswick County Public Library. Additional information, including base flood elevations, prior known flood problems in the community, and copies of elevation certificates, are available upon request. You may also request a one-on-one meeting and a property visit (at no cost to you) to explain ways to minimize flood damage.

Insure Your Property

The Town of Leland participates in the National Flood Insurance Program (NFIP). This enables Town residents to purchase a separate flood insurance policy backed by the Federal government. Typically, homeowners insurance policies do not cover damage from floods.



FloodSmart.gov
The Official site of the NFIP

If you have a federally backed mortgage and your building is in a high-risk SFHA, you are required to maintain flood insurance. If you do not have flood insurance, talk to your insurance agent, or visit **FloodSmart.gov**.

If you do have flood insurance, doublecheck that the building coverage is adequate, and the policy contains contents coverage. Damage to contents can be greater than to the structure in a flooding event. Renters are also eligible for policies that cover contents of the home they rent.

Protect Yourself and Others

In a flooding event, do not walk through floodwaters. Floodwater currents can be deceptive. Six inches of moving water can knock an adult off their feet. Further, floodwaters often contain numerous chemical and biological contaminants. Do not attempt to drive through floodwaters. Never drive through floodwaters or around barriers. One foot of water can carry away most cars, trucks, and SUVs.

Protect Natural Floodplains

Natural floodplains provide groundwater recharge, filter sediment and contaminants, transport nutrients, and support fish and wildlife habitats. The Town has efforts in place to preserve and protect these functions, in addition to protecting development. Residents can reduce the amount of sediment leaving their properties by planting local plant species or installing rain gardens. Such measures can help reduce the potential for flooding.



Protect Your Property



There are many ways to minimize flood damage to a home, including:

- Inspect and clear gutters frequently.
- Install sewer line check valves to prevent sewer backup flooding.
- Elevate home servicing equipment, such as water heaters, AC units, etc.
- Locate or relocate switches, sockets, circuit breakers, and wiring.
- Elevate structures above flood levels.

FEMA's publication "Protect Your Property from Flooding" has other guidance and helpful links and is available on the Town's Floodplain Management website. It is also available at FEMA.gov or you may contact the Town's Floodplain Administrator for a copy.

Build Responsibility

Building alterations, retrofitting, or floodproofing or site preparation to land in a SFHA, may require a Floodplain Development Permit. Work in a SFHA should be done by a licensed contractor or someone who is familiar working in high-risk flood areas. Contact the Floodplain Administrator to determine if any proposed work will need a Floodplain Development Permit prior to starting any work, either before or rebuilding after a flood.

Know Substantial Improvement Rules - (The 50% Rule)

Remodeling, improvement, and repair projects that exceed half of the value of the original structure will require a building to come into compliance with floodplain regulations, such as elevating it above the base flood elevation. Buildings in a high risk flood zone that are substantially damaged by fire, flood, or any other cause must elevate to the regulatory base flood elevation level when they are repaired.

What is the National Flood Insurance Program?

The NFIP, administered by the Federal Emergency Management Agency (FEMA), was created by Congress to protect lives and property and to reduce the financial burden of providing disaster assistance. The NFIP is based on a mutual agreement between the Federal Government and communities. The partnership involves:

- *Flood hazard maps.* States produce flood maps in accordance with FEMA standards that are used by the Town, insurance agents, and others.
- *Flood insurance.* Property owners and renters in participating communities are eligible to purchase Federal flood insurance for buildings and contents.
- *Regulations.* The Town enforces minimum floodplain management regulations to minimize development's exposure to flooding.

Need Further Assistance?

Leland residents can request additional information and assistance regardless of their flood risk level.

Town staff members are ready to provide flood protection and insurance advice, types of mitigation measures, and help identify potential financial assistance before and after a flood. We are available by phone, email, or scheduled office and site visits.

For additional information, links, and maps, visit www.townofleland.com/planning-inspections/planning-zoning/floodplain-management or contact Andrew Neylon at aneylon@townofleland.com or (910) 332-4817 to begin your inquiry.