

# City of Havelock



## WHAT YOU NEED TO KNOW ABOUT FLOODING IN THE CITY OF HAVELOCK AND THE CITY'S ZONING JURISDICTION

City of Havelock  
Floodplain Management Services  
include:

**Flood maps and flood protection references:**  
Havelock Public Library--447-7509  
Planning and Inspections Department--444-6433  
City Hall Reference Library--444-6400

**Construction in the floodplain:**  
Planning and Inspections Department--444-6433

**Stream dumping and obstructions:**  
Public Works Department--444-6409

**City of Havelock Emergency Operations Command Center:** Public Safety--447-3212

### What You Can Do:

Determine if your property is located in a floodplain.

Implement flood protection measures on your property.

Purchase flood insurance if located in a floodplain.

Consider purchasing flood insurance for structures not in a floodplain....not being identified in a flood hazard area does not guarantee that your property won't flood. Most standard homeowner insurance policies do NOT cover flood damage. Consult your insurance carrier!

### Substantial Improvement Requirements:

Substantial improvement means any repair from damage or destruction, reconstruction, improvement, or additions of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the start of construction of the improvement. This value must be determined by a certified appraisal. The assessed value of the structure must be determined before the improvement is started, or if the structure has been damaged and is being restored, before the damage or destruction occurred.

The percentage of a substantial improvement shall be counted cumulatively for a 10-year period for repairs, improvements, modifications, additions and reconstruction.

This requirement does not include either: (1) any project or improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions; or (2) any alteration of a historic structure, provided that the alteration will not preclude the structure's continued designation as a historic structure.

### Flood Insurance:

Most standard Homeowners Insurance Policies do NOT cover flood damage. Don't wait for the next potential flood to purchase insurance protection. There is a 30-day waiting period before National Flood Insurance coverage takes effect. Contact your insurance agent for more information on rates and coverage. The City of Havelock participates in the National Flood Insurance Program (NFIP). The NFIP 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, 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. For more information on flood insurance, visit the NFIP website at [www.fema.gov](http://www.fema.gov). Flood Insurance Rate Maps (FIRM) are available for your review in the public library, in the Reference Library at City Hall, in the City Planning Department and available on-line at <https://fris.nc.gov>. Many lenders and insurance agents also have copies. It is the agency's responsibility to check the FIRM to determine if the building is in Special Flood Hazard Area (SFHA), although many communities provide assistance.

If the building is in a SFHA, an 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 maximum amount available for a single-family dwelling is \$250,000.

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 flood prone.

### Substantial Damage:

If your home or business suffers "substantial damage" to the structure and/or interior of the building, Havelock's Flood Damage Prevention Regulations may affect how you rebuild. Substantial damage means damage of any origin during any 10-year period where the cost of restoring the structure to its before damage condition equals or exceeds 50 percent of the market value of the structure before the damage occurred. When a structure is damaged, a permit must be obtained from the Planning & Inspections Department before initiating repairs.

### Flood Preparedness:

- Prepare in advance for you and your family (including pets) for a flooding situation. Most damage occurs during heavy rainfall such as hurricanes or tropical depressions, despite our location inland from the coastal communities.
- Know the official warning and evacuation procedures.
- Know if your property is subject to flooding and what the potential flood source would be: rain or area stream.
- Discuss your coverage with your insurance agent.
- Prepare a list of emergency telephone numbers, including your insurance agent. Make copies and keep them in your car, at work and at a friend's house.
- Assemble the supplies you will need for cleanup and recovery. Keep them in a safe place.
- Make a record of all your property. Go through each room of your home or business room by room, record and photograph your inventories.
- Put photo or digital copies of your inventory records, insurance policies, deeds, automobile titles, wills, telephone numbers, bank and credit card account numbers, and other valuable papers at a location away from your house, such as a safety deposit box.
- Prepare a flood response plan that will help you think through all the details that demand attention after a flood watch or warning is issued. Writing it down will help you remember everything, which is especially important when everyone is in a hurry and excited because a flood is coming.
- Identify two places where family members can meet if you are split up-one place in the neighborhood and another place that is sure to be high and dry and out of the flood area.
- Shut off the gas and electricity and move valuable contents upstairs or to a safe location.

Flood Insurance Rate Maps (FIRM) are available on-line at <https://fris.nc.gov>.

## **Issues and Concerns:**

Fortunately, Havelock is not subject to widespread flooding from streams. (Few buildings are actually in danger of being inundated in the way we think of as characteristic of floods, however, the land is flat, very flat, and the water table is close to the sea level). Flooding in this coastal North Carolina community is caused, for the most part, by overflowing ditches, canals and curbs, and mostly affects streets, yards and low areas. Flood hazard areas are defined on the flood map as being along Slocum Creek (East and West prongs), Hancock Creek and Tucker Creek, but problems also occur on the east side of town which depends on McCotter Canal to take storm water to Hancock Creek, and along Joe's Branch which drains into Slocum Creek. Smaller creeks and branches draining into the major creeks can back up into yards and streets. During hurricanes, tropical storms and severe extra-tropical cyclones known as 'Nor'easters' and other prolonged heavy rainfall, such flooding can be widespread. Storm surge from the Atlantic Ocean affects the Pamlico Sound, which in turn affects the Neuse River followed by the creeks and channels in our area.

Many of the properties located in the following areas are potentially in a floodplain: the creek side of Hollywood Boulevard, the creek side of Sherwood Forest Subdivision (Chadwick Avenue and Shore Drive), Indian Hills Subdivision, Ketner Heights Subdivision (Riverside Drive, Lakeside Drive, Crest Drive), Woodland Drive and Hickory Circle, the creek side of Lynnwayne Circle, the creek side of Simmons Street, Hills of Foxcroft Subdivision and Tucker Creek Subdivision. To determine if your property is in a floodplain, contact the City of Havelock's Planning & Inspection Department at City Hall or call (252) 444-6433.

## **Construction Requirements:**

Always check with the Planning Department before you build, alter, grade, or place fill on your property. A permit is needed to ensure that your project does not create or increase any issues for other properties.

If you see building or filling without a City permit sign posted, contact the Planning & Inspections Department at 444-6433.

New buildings and substantially improved structures in the floodplain must be protected from flood damage. Our Flood Damage Prevention Ordinance requires that new and substantially-improved residential buildings must be elevated to the regulatory flood protection elevation (i.e. two feet (2') above the base, or "100-year", flood elevation). New nonresidential buildings must be elevated to meet the regulatory flood protection elevation also. Nonresidential structures may be flood-proofed to the regulatory flood protection elevation (2' above base flood) in lieu of elevation. A permit is required to place a storage shed / accessory building on your lot.

## **Natural Areas:**

Under natural conditions, a flood causes little or no damage. Nature ensures that floodplain flora and fauna can survive the more frequently inundations. This is the case in the wetlands of Slocum Creek and its tributaries. These natural areas help reduce our flood damage by allowing floodwaters to spread over a large area. This reduces flood velocities and provides flood storage to reduce peak flows downstream. Natural floodplains reduce wind and wave impacts and their vegetation stabilizes soils during flooding. It is our goal to help preserve natural areas in the floodplain. We can do this by following regulations for stream maintenance and construction in the floodplain.

## **What We are Doing:**

The City of Havelock has developed a regular schedule for drainage maintenance which includes ongoing clean out of roadside ditches; periodic contracting to reestablish McCotter Canal; clean out of finger canals draining to McCotter Canal; and continuous year round trapping of beavers in the Slocum Creek wetlands as well as destroying the beaver dams. Under direction of the Public Works Director, these activities have proven to be very effective in reducing flooding issues. The City also has developed a Flood-Warning plan. As the City receives flood warnings from the National Weather Service via the Emergency Broadcast System and the N.C. Division of Emergency Management, the City Manager or his designee is in charge of communications and is responsible for activating the Emergency Operations Command in response to emergency storm situations. This information is passed on to the public through local radio & television stations, their websites, as well as the City of Havelock's homepage at [www.havelocknc.us](http://www.havelocknc.us). Fixed siren systems and public address systems may also be used during an emergency and loss of electricity.

## **Stream Maintenance:**

Do not dump or throw anything into the ditches or streams. Dumping in our ditches and streams is a violation of North Carolina General Statutes, Article 2, Chapter 77, which the City enforces. An obstructed channel or ditch cannot carry water as it is designed and the rainwater will collect at these sites of obstruction, potentially flooding your property! If you see dumping or debris in the ditches or streams, contact the Public Works Department at 444-6409. If your property is next to a ditch or stream, please keep the banks clear of brush and debris. Remember, the purpose of the drainage ditches is to carry stormwater, not as a holding area for trash, grass clippings, leaves and tree branches. The City has a stream maintenance program and inspects the channels regularly and can assist you with the removal of major blockages such as downed trees. Please help us help YOU!

## **Flood Safety:**

**Do not walk through flowing water.** Drowning is the number one cause of flood deaths. Currents can be deceptive; six inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still solid before you attempt to go through an area where the water is not flowing.

**Do not drive through a flooded area.** More people drown in their cars than anywhere else. Do not drive around road barriers; the road or bridge may be washed out or the presence of an unknown hazard.

**Stay away from power lines and electrical wires.** The number two killer, after drowning, is electrocution. Electrical current can travel through water. Report downed power lines to the power company or the City's Emergency Management Office.

**Look out for animals and snakes.** They have been flooded out also.

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

**Be alert for gas leaks.** Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames until you know that gas has been turned off and the area has been ventilated.

**Carbon monoxide exhaust kills.** Use a generator or other gasoline-powered machine outdoors. The same goes for camping stoves. Charcoal fumes are especially deadly-cook with charcoal outdoors.

**Clean everything that got wet.** Floodwaters have picked up sewage and chemicals from roads, farms, factories and storage buildings. Spoiled food, flooded cosmetics, and medicine can be health hazards. When in doubt, throw them out.

**Keep children away from flood waters, ditches, culverts, and storm drains.**

## **Flood Proofing—Protecting Your Property:**

There are a number of methods to increase the protection of a building from flood damage. One is to divert the water away from a structure by re-grading your lot, building a floodwall or using levees. Another approach is to waterproof or seal walls and place watertight closures over doorways. This method is not recommended for houses with basements or if water could be higher than two feet deep. A third approach is to elevate or relocate the house and/or accessory structures above flood levels.

More information is available at the City of Havelock Public Library and through FEMA. Important note: Alterations to your building or land may require a permit from the Building Inspections Department. Even re-grading or filling in the floodplain may require a permit.

The City of Havelock participates in the National Flood Insurance Program. Local insurance agents can sell a flood separate insurance policy under rules and rates set by the Federal government. Any agent can sell a policy and all agents must charge the same rate. Your rates will not change just because you file a damage claim; they are set on a national basis.