

2016 Community Outreach City of Brevard FLOOD AWARENESS CAMPAIGN



The City of
Brevard
North Carolina

July 22, 2016

Greetings from the City of Brevard!

If you are receiving this letter, you are either located in, or proximate to, the City's Special Flood Hazard Area as denoted on the Department of Homeland Security / Federal Emergency Management Agency Flood Insurance Rate Map(s).

This outreach is a requirement of the City's voluntary participation in the Community Rating System (CRS), a supporting initiative of the National Flood Insurance Program. The goals of the CRS are to recognize, encourage, and reward, by the use of flood insurance premium adjustments, community and state activities beyond the minimum required by the NFIP.

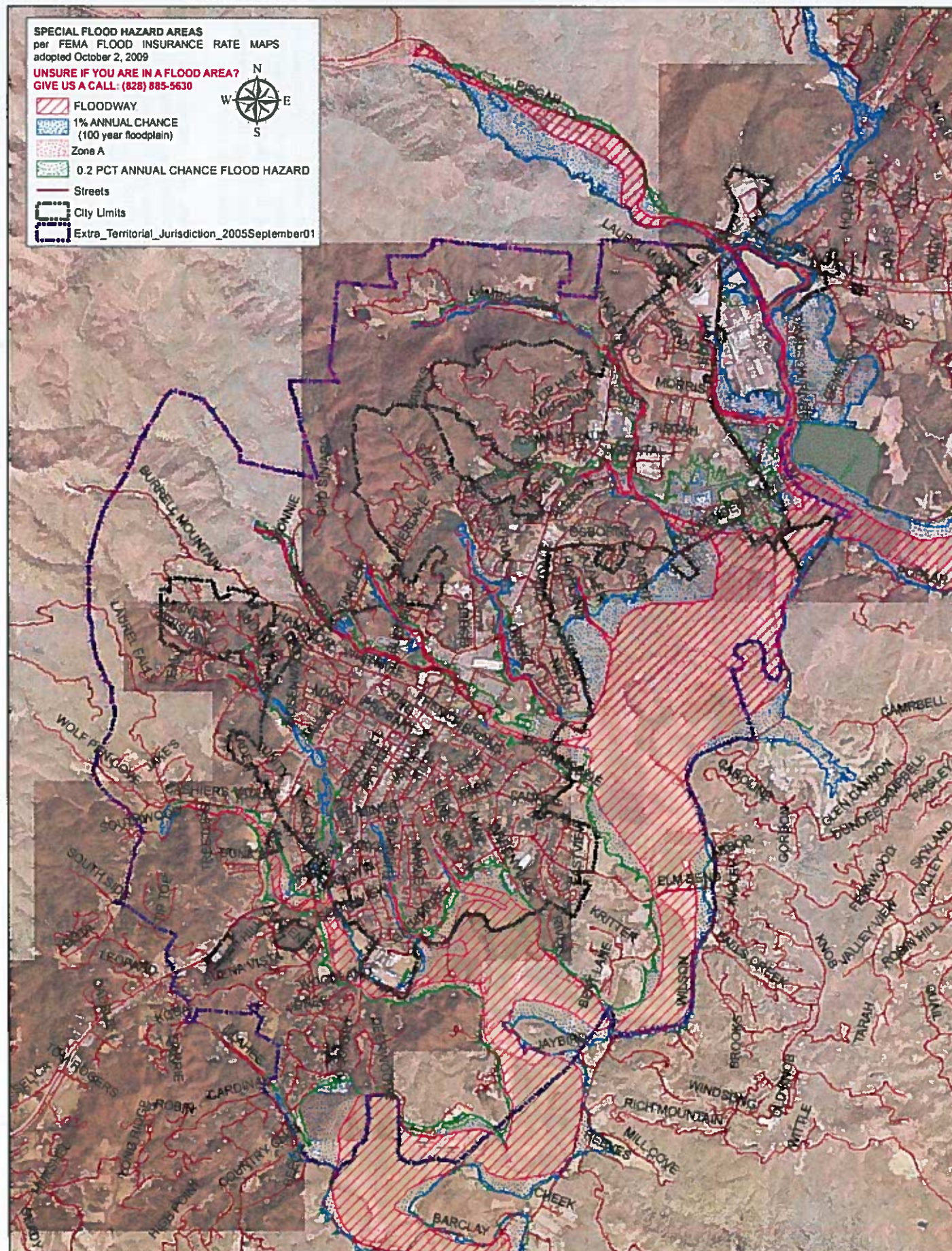
The goals of the National Flood Insurance Program (NFIP) are to provide flood insurance to property owners, to encourage flood loss reduction activities by communities, and to save taxpayers' money. The CRS is a part of the NFIP and provides both incentives and tools to further these goals.

The City of Brevard also encourages you to insure your property for your flood hazard. Visit <http://fris.nc.gov/fris/> to find your property and know your risk.

On the inside of this publication is a brochure that provides information as to flood awareness and provides contact information for a number of different agencies.

Sincerely,

Daniel P. Cobb, AICP, CFM, CZO
Planning Director & Floodplain Administrator



Natural and Beneficial Functions

Property Protection Measures

Various alternatives are available to help minimize flooding. If the floor level of your property is lower than the **Base Flood Elevation**, consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are available at the Transylvania County Public Library.

The Transylvania County Building Permitting and Enforcement Department can provide you with a list of licensed contractors and consultants who are knowledgeable about flood proofing or retrofitting techniques and construction.

If a flood is imminent, some last minute emergency measures can always help. Property can be protected by sandbagging areas where water might enter living spaces. Valuables and furniture may be moved to higher areas of the dwelling to minimize damages. Attaching plywood or other approved protection systems over the windows and patio doors will help protect against high wind damages associated with hurricanes. Whatever emergency protection measures you use, it is always best to have a plan written in advance.

To increase the safety of your property and reduce insurance premiums, you should consider building to higher standards. Of course, the most effective and permanent means of protecting your structure is to locate it out of the floodplain. If you are unable to relocate your structure, the next most effective means is to elevate your structure above the base flood elevation.

All developments in the City need local or state permits. Contact the Planning and Department for advice before you build, fill, place manufactured home, or otherwise develop. The zoning ordinance, flood ordinance, and the International Building Codes have special provisions regulating construction and other development within floodplains. Without those provisions, flood insurance through the **National Flood Insurance Program (NFIP)** would not be available to property owners in the City of Brevard.

Natural Flood & Erosion Control

*Provide areas where floodwaters are stored
Reduce flood velocities - giving us more time to react
Reduce flood peaks
Reduce sedimentation*

Water Quality Maintenance

*Filter nutrients and impurities from runoff
Process organic wastes
Help to moderate temperature fluctuations*

Ground Water Recharge

*Promote infiltration and recharge of the aquifer
Slowly release water to reduce infrequency and duration of low surface flows*

Biological Resources

*Fish & Wildlife Habitat
Provide breeding and feeding grounds
Create & enhance waterfowl habitat
Protect habitat for rare and endangered species*

FOR MORE INFORMATION:

*City of Brevard Floodplain Management:
www.cityofbrevard.com/flood*

*North Carolina Emergency Management, Floodplain Management Branch:
www.ncdps.gov/emergency-management/risk-management*

*Federal Emergency Management Agency (FEMA):
www.fema.gov/national-flood-insurance-program*

*Flood Risk Information System:
<http://fris.nc.gov/fris/>*



DO NOT drive across flooded roads or highways. The water depth may be unknown and the currents strong!

**Turn Around—
Don't Drown®**

Flood Awareness!



A Citizen's Guide to Flood Information for the City of Brevard

City of Brevard Planning Department

95 West Main Street
Brevard, NC 28712
Phone: 828.885.5630
Fax: 828.885.5625

www.cityofbrevard.com/flood

Local Flood Hazard

Transylvania County, of which the City of Brevard is the county seat, is one of the wettest places in the United States. Only the Pacific Northwest annually averages more precipitation. Unfortunately, living in a setting such as ours, an area surrounded by mountains, generates risks by way of flooding that are hazardous to property and life. The City has seen its fair share of major flooding events in just the last 20 years due to the remnants of tropical systems Frances, Ivan and Opal. In addition, the headwaters of most of the streams in Brevard (The French Broad River, Kings Creek, Norton Creek, Lambo Creek and others) begin in higher terrain, allowing water velocity to rise quickly in a flooding event before reaching the city.

Elements such as these put certain areas, called Special Flood Hazard Areas (aka SFHA) within the City of Brevard at risk. The Special Flood Hazard Areas are defined by FEMA as those that are especially prone to flooding due to the issues mentioned above and other factors such as impermeable surfaces, derelict or inadequate drain pipes/culverts and numerous other related variables.

National Flood Insurance Program (NFIP)

The National Flood Insurance Program was created by Congress in 1968 to provide homeowners flood insurance at a reasonable cost. Since homeowners policies do not cover flooding, separate policies are available on almost any enclosed building and its contents including single family homes, condominiums, mobile homes on foundations and commercial buildings. Policies are written for one year. You do not have to live in the floodplain to qualify for flood insurance. Flood insurance is required by law for federally financed loans when buying, building or improving structures, but you must act in advance. There is a thirty day waiting period on new policies. Check with your local insurance agent for specific rates and coverage. The City's participation in the CRS program includes the availability of **Certified Floodplain Managers (CFM)** within the City of Brevard Planning Department to answer questions about flooding and the National Flood Insurance Program.

Flood Safety

Due to the number of streams and rivers in and around Brevard, the city is susceptible to flash flooding. In case of such an event you minimize your risk for damage by being prepared. If you are forced to leave, try to keep in mind the following tips: Before leaving, windows and doors should be locked and taped or boarded up. Turn off the electricity at the main breaker terminal and gas system at its outside source - **only if you know how**. Be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames. Small appliances should be unplugged. Towels or rugs should be put around openings to reduce seepage. Lightweight or easily damaged items should be moved to the highest location possible, secured and covered with plastic. Be sure to secure outdoor furniture and potted plants. Dangerous chemicals, insecticides, herbicides or gasoline should be put in water tight containers and in a high location. If you cannot take pets with you, put out food and water. Watch for animals, including snakes. Small animals that have been flooded out of their homes may seek shelter in yours.

Have an emergency kit packed with the following items: portable radio, flashlight, batteries, blankets, extra clothing, baby products, non-perishable food, manual can opener, medicines, toilet articles, important papers and valuables. Keep children away from flood waters, ditches, culverts and drains. Watch out for dangling electrical wires and flooded low spots. Report downed power lines to the power company.

Insure Your Property for Your Flood Hazard

Nearly 25% of flood insurance claims come from moderate- to low-risk areas. Homeowners and renters alike need flood insurance. For all but a small percentage of very high-risk properties, flood insurance is generally affordable. To learn and assess your flood risk visit <http://fris.nc.gov/fris/>. To find an agent or get more information go to FloodSmart.gov or call 1-800-427-2419.

Flood Plain Development Permit Required Within City Limits and ETJ

All construction activities, both residential and commercial, as well as land disturbance activity within the Special Flood Hazard Areas within the city limits and extra-territorial jurisdiction of the City of Brevard require a permit with an accompanying site plan. This application is available from the City of Brevard Planning Department. This permit also is applicable to repairs and improvements.

Substantial Damage & Substantial Improvement

Substantial Damage: Any damage of any origin sustained by a structure during any one-year period whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. Substantial damage also means flood-related damage sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred. This is also known as a repetitive loss. Single family residential structures not located in the Special Flood Hazard Area and not otherwise subject to the flood hazard prevention requirements of this Ordinance shall only be considered substantially damaged if the cost of restoring the structure to its before damaged condition would equal or exceed 75 percent of the market value of the structure before the damage occurred. In the absence of any information pertaining to market value, the Administrator shall utilize the assessed value of the structure.

Substantial Improvement: Any combination of repairs, reconstruction, rehabilitation, addition, or other modification or improvement of a structure taking place during any one-year period for which the cost equals or exceeds 50% of the market value of the structure as of the date the improvement was permitted. This term includes structures which have incurred substantial damage, regardless of the actual repair work performed.