

Town of Topsail Beach Flood Protection Information

The dominant source of flooding in Topsail Beach is wind driven water surge generated in the Atlantic Ocean by tropical storms and hurricanes. The surge extends into Topsail Inlet, Topsail Island, and Topsail Sound. The most serious threat of flooding is during the hurricane season, June through November. Most properties seaward of Topsail Beach are in the coastal AE Zone.

North Carolina experiences hurricanes, tropical storms, and severe extra-tropical cyclones, usually referred to as a "Northeaster". Unlike a hurricane, which may pass over a coastal location in a fraction of a day, a northeaster may blow from the same direction and over long distances for several days.

Storms, such as Hurricane Ophelia (2005), Hurricane Floyd (1999), and Hurricane Fran (1996), produced severe floods, as well as extensive structural damage. In September of 2005, Hurricane Ophelia produced over 14 inches of rainfall, covering roadways, prompting five dune breaches, producing extensive primary dune loss, and washing away over 90 percent of beach access stairs. Hurricane Irene hit the Town of Topsail Beach in 2011, producing between 10-14 inches of rainfall and hurricane force winds, destroying over 25% of the town's beach.

Town Flood Services

The first thing you should do is check your flood hazard zone. You can visit the Building Inspection Department Town Hall to see if you are in a mapped floodplain. If so, they can give you more information such as depth of flooding over a building's first floor and copies of Elevation Certificates on buildings built in the floodplain since 1997. Call the Department at 910-328-5841 or drop by the Town Hall Town at 820 S. Anderson Blvd, Town of Topsail Beach, NC, where the information can be obtained. There is no charge for this service.

**Every Family Should Have a Family
Emergency Plan. For more
information, visit:**

www.ready.gov/america/index.html

Flood Protection and Safety

SAFETY IS THE #1 PRIORITY

- Turn off all utilities. Close the main gas valve.
- Store important documents in waterproof containers.
- Take your trash cart inside or tie it down.
- If you're caught in the house by suddenly rising water, move to a second floor and, if necessary, to the roof.
- Let your friends and relatives know where you are evacuating.
- Remember to include your pets as part of your evacuation plan.
- Stay away from power lines and electrical wires.
- Do not walk through flowing water. Do not drive through a flooded area.

Property Protection Measures

There are several different ways to protect a building from flood damage.

Emergency Measures:

- Place sandbags to hold back rising water
- Keep water away by re-grading your lot
- Keep water away by building levees or a small floodwall
- Move furniture and equipment to upper floors

Permanent measures:

- Make your walls waterproof
- Place watertight closures over doorways
- Raise the house above flood levels
- Relocate

The Federal Emergency Management Agency (FEMA) published: **The Design Manual for Retrofitting Floodprone Residential Structures**. This publication presents a series of permanent retrofitting measures that can be incorporated into an existing building to reduce or eliminate the potential of future flooding. The manual can be ordered free of charge:

**FEMA Distribution Center
8241-A Sandy Court
P. O. Box 2012
Jessup, MD 20794
ATTN: Publications
1-800-480-2520**

<http://www.fema.gov/nfip/forms.shtm>

Natural and Beneficial Floodplain Functions

Undisturbed floodplains provide a wide range of benefits, such as:

- **Natural flood and erosion control:** provides flood storage and conveyance and reduces flood velocity.
- **Water quality:** filters nutrients and impurities from runoff.
- **Groundwater recharge:** reduces frequency and duration of surface flow.
- **Biological resources:** supports high rate of plant growth, provides breeding and feeding grounds and enhances waterfowl habitat.
- **Societal resources:** provides open space and aesthetic pleasures. Also, in areas of scientific study provides opportunities for environmental research.

Floodplain Development Permit Requirements

All properties located in the "Special Flood Hazard Area" on the community's Flood Insurance Rate Map are subject to regulations.

Q: What is subject to these regulations?

A: Any man made change to improved or unimproved property, such as:

Buildings-Excavation-Dredging-Filling-Grading-Paving.

The community may levy a fine and/or obtain a court order to have the owner correct the construction, if built without a permit or if not built according to the approved plans. For information on floodplain development or to report illegal floodplain development, contact the local permit office at 910-328-5841.

Substantial Improvement Requirements

A "substantial improvement" is any reconstruction, rehabilitation, addition or other improvement to a building, when the cost exceeds 50% of the market value of the building before the start of construction of the improvement. However, when the building is damaged and the cost of restoring the building to its before-damage condition exceeds 50% of the market value prior to the damage occurring, it is termed "substantial damage". New construction or substantial improvement of any structure (residential, commercial, industrial, or nonresidential) located in a special flood hazard area shall have the lowest floor, including basement, elevated to or above the base flood elevation. Contact your local permit office for rules and requirements regarding "substantial improvement" and "substantial damages".

**Topsail Beach Flood Plain Manager -
Tel: 910-328-5841**

Commented [MSOffice1]: Add the word zone.

Flood Insurance Information

Take advantage of flood insurance,

because flood damage is not covered by most standard homeowner policies. Separate Insurance policies are needed for protection against flood damage, which people frequently don't realize until it is too late.

Flood Insurance guarantees compensation for flood damages because the federal government backs the National Flood Insurance Program (NFIP). NFIP compensates all covered losses, even when Federal Disaster Aid is not available. Flood Insurance covers structural and mechanical damage resulting from flooding, as well as damages to floor surfaces (e.g., tile and carpeting) and flood debris cleanup. You can purchase additional coverage to insure most of your personal property and belongings. Plan ahead and purchase Flood Insurance today.

The National Flood Insurance Program is available in Topsail Beach! There is a 30-day waiting period before your coverage goes into effect. Contact your insurance company today for more information or visit: www.floodsmart.gov

THE MOST SERIOUS THREAT OF FLOODING...



**IS DURING THE HURRICANE SEASON,
JUNE THROUGH NOVEMBER.**

Drainage System Maintenance

It is important to keep drainage systems properly maintained. Inlets, channels, and detention/retention basins lose their carrying capacities as a result of dumping, sedimentation, and growth of vegetation. When a drainage system loses a portion of its carrying or storage capacity, flooding occurs and water reaches higher levels.

Dumping in ditches, inlets, storm drains is illegal and should be reported to the local permit office at 910-328-5841 or to NCDENR at 910-796-7215.

Flood Warning Systems

Residents should listen to radio broadcasts, television announcements, and internet alerts. Please be alert to local advisories, including calls from Town Hall.

You may sign up to be on the call list at the Town's website: www.topsailbeach.org

Radio:

1620 AM: Sloop Point and Surf City
1640 AM: Hampstead and Topsail Beach
Surf City operates a radio station at 1610 AM.

Local TV Stations:

WECT (Channel 6) WWAY (Channel 3)
WRAL (Channel 10)

Other Tools:

NOAA weather radio
www.nws.noaa.gov/nwr/

In the unlikely event a storm develops at night with no opportunity for prior warning to the public, the local fire and rescue, and law enforcement have the capability to deliver flood warning messages.

For more information on Topsail Beach Flood Warnings, please call the Town of Topsail Beach at 910-328-5841 or Office of Emergency Management at 910-259-1210.

Important Websites:

Town of Topsail Beach Information and Ordinances:
www.topsailbeach.org

Pender County Emergency Management:
www.penderem.com

Federal Emergency Management Agency:
www.fema.gov

Government website great for pet owners, people with special needs or disabilities, and children:
<http://www.ready.gov/america/index.html>

North Carolina Department of Environmental and Natural Resources:
<http://enr.state.nc.us>

North Carolina Flood Mapping Program
www.ncfloodmaps.com

National Flood Insurance Program
www.floodsmart.gov

National Weather Service:
<http://www.erh.noaa.gov/ilm/>

**Your property is in or near a
"Special Flood Hazard Area"**

ARE YOU PREPARED?

FLOOD TIPS



**For Residents of
TOWN OF TOPSAIL BEACH**

**Published by the
Town of Topsail Beach
910-328-5841
www.topsailbeach.org**

**or
Office of Emergency Management
910-259-1210**

The National Flood Insurance Program is available in Topsail Beach! There is a 30-day waiting period before your coverage goes into effect. Contact your insurance company today for more information or visit: www.floodsmart.gov

In compliance with CRS 330 (A)

Commented [MSOffice2]: Verify all radio frequencies.

Commented [MSOffice3]: Verify this number.

