Flood Zones
Do you know if you live in a Flood Zone?

Flood Plain Resources for Residents and Property owners in the City of Jacksonville

City of Jacksonville
PO Box 128
Jacksonville NC 28541-0128
JacksonvilleNC.gov
Learn **Now** about **Flood Zones**

*Don’t Wait Until Bad Weather Threatens*

**Local Flood Hazard**

Most flooding threats for Jacksonville come from hurricanes, seasonal storms and effects generated by these storms. Many properties close to the New River and its tributaries are subject to flooding. This includes much of the downtown area.

Other areas of the City are very flat and are subject to flash flooding during heavy rainfall events. Northern and eastern portions of the City are at risk to this type of flooding.
How Do I Learn If Property is in a Flood Zone?

Flood zones are established by the Federal Emergency Management Administration and are part of a National Flood Insurance Program sponsored by the US Government. The City of Jacksonville is a cooperating partner to this program. You can find out if your property is in a flood zone by:

- **Come to City Hall:**
  - Frequently during hurricane season we’ll have maps in the atrium and staff can locate someone who can help you identify if your property is in a flood zone.
  - Online mapping system in a kiosk in the City Hall Planning & Permitting Office that is free to use.

- **Visit JacksonvilleNC.gov/GIS and check the online map.**
  This is a Geographical Information System (GIS) map that allows you to turn on ‘layers’ which contain information such as zoning, voting districts and other items. Under “Environmental,” is a layer called “Flood Hazards.” Click the red button next to it to turn on that layer.
  - Use the search function on the left to select “address” and then type in your address.
  - Use the “zoom to” feature below to identify your property and then zoom into it.

- **Visit www.floodsmart.gov**
  You can type in an address and learn whether your property MIGHT be in a flood zone.
  - Note that this gives very general descriptions and more precise information is available at other mapping sites.
  - You can also learn about the National Flood Insurance Program at this site and learn how you can obtain federally funded flood insurance for your property.

- **Visit www.ncfloodmaps.com**
  The State also maintains a site with flood zone information and where paper maps can be purchased.

- **Talk with your Surveyor.**
  If you’re purchasing property, be sure to get your surveyor to tell you if your property is in a flood zone.

---

Help is available to learn about your property & flood hazards

City Planning & Permitting at 910 938-5232 can help guide you in determining if your property is in a flood zone.
An Overview of Jacksonville Flood Zones

Go Online, visit City Hall or consult your surveyor for more detailed maps.

Natural & Beneficial Functions of Floodplain Areas

Our map shows many natural & relatively undisturbed floodplain areas. They have a wide range of benefits for us all:

- They provide a natural flood and erosion control area by providing storage for floods and a pathway for runoff.
- They filter nutrients and impurities from runoff and improve water quality.
An Overview of Jacksonville Flood Zones

Go Online, visit City Hall or consult your surveyor for more detailed maps.

- They provide a natural flood and erosion control area by providing storage for floods and a pathway for runoff.
- They filter nutrients and impurities from runoff and improve water quality.
- They promote the recharge of groundwater by providing surface area for the absorption of water.
- They support high rates of plant growth, breeding & feeding grounds for wildlife & enhance waterfowl habitat.
- They provide open space and aesthetic pleasures.
- They provide opportunities for observing nature.

Map Legend information

This map is intended only as a general guide as it is not of sufficient scale to adequately determine if a property is in the flood zone. However, it can help alert those concerned with a specific area that flood zones are in the area.

High Risk Areas
Referred to as flood zones in this document

- **AE** – Areas subject to a 1% or greater annual chance of flooding in any given year.
- **AEFW** – Areas subject to a 1% or greater annual chance of flooding in any given year and which are in a designated floodway.

Moderate Risk Area

- **Shaded X or 0.2% Area** – Generally corresponds to the 0.2% annual chance floodplain, also known as the 500-year floodplain. They may also indicate areas of 1% annual chance flooding with average depths of less than one foot, or areas where the contributing drainage area is less than one square mile.

For more information: call the City of Jacksonville Planning & Permitting at 910 938-5232.
What if my property is in a flood zone?

If you have a mortgage that has some federal backing, then you will be required to get flood insurance. However it is prudent for everyone who has property in the flood zone to have flood insurance.

Sometimes a portion of your property is in a flood zone, but your home is not. To verify that requires a special elevation certificate from a Professional Land Surveyor on a special FEMA form. If your property was recently modified so that it is no longer in a flood risk that also would require a special certificate. If you do get a certification for your property, please also file it with the City’s Engineering Division to help in updating future maps and information databases.

Information about flood insurance is available from your insurance agent or you can visit www.floodsmart.gov to get a listing of agents who sell the federally backed flood insurance. This program is administered by FEMA. Note that there is a waiting period, so don’t delay in getting proper insurance for your home or property.

Flood Losses:
Not covered by Most Homeowner’s Policies

Most homeowner’s policies do not cover flood damage. Do not assume that you are covered if your insurance is included in your mortgage. Check it out with your insurance agent or trusted advisor.

Other properties not required to have flood insurance may wish to consider options for flood insurance as a protection for your personal property.

Protect Your Family: Flood Threats

Listen for Flood Warnings – Many local media outlets will carry flood warnings, but many satellite sources will not. Some cable systems are not fully equipped to pass on local flood warnings. You might consider purchasing a NOAA radio to have in your home or at work to listen for flood warnings or other warnings that could help protect your family.

NOAA Weather Radio

Weather Radios receive broadcasts directly from the government. NOAA administers the service and the principal material is from the National Weather Service. It can also alert you when the local 911 service goes out or when an Amber alert has been requested. Prices range from $15 to $80.
Floodplain Development Permits
Any development work in a flood hazard area needs a permit from the City of Jacksonville to ensure that the work will not worsen the effects of flooding, and that any structures are protected from flood hazards. Development projects subject to permits include, but are not limited to new structures, changes to existing structures, grading and filling.

For more information call the City of Jacksonville Planning & Permitting at 910 938-5232.

Property Protection Measures
There are measures that can be considered for protecting existing property from flooding in flood zones. Several effective ways include relocation of a building to a site that is not subject to flooding, construction of levees, reservoir or dam to keep water away from the property or retrofitting the existing structure.

Retrofitting in most cases involves modifying the building so that the property remains subject to flooding while the habitable space does not. This could involve the elevation of the structure above the flood level leaving more space below, construction of barriers such as flood walls, berms or other items. Creating flood proofing could involve a water tight floor and wall system which does not elevate the structure, and wet flood proofing involves lets the flood waters in and out of the structure without significant damage.

Substantial Improvements
Existing structures undergoing substantial improvement are subject to current building standards. It’s best to check with the City Inspections Division before work is undertaken to ensure that work being considered is under current codes.

Listen and Watch for Local Warnings
Tune to local media for flood warnings. Satellite Sources may not provide these warnings.

Radio
WMNX 97.3 FM Primary
WLGD 98.7 FM Spanish

TV
WCTI • WITN
WNCT

All full-power television stations broadcast only in digital after February 2009.
How Everyone Can Help Prevent Flooding

Debris, sedimentation and vegetative overgrowth can impede drainage from areas which are not prone to flooding and therefore cause flooding when stormwater backs up and ponds.

The City enforces regulations that prevent illegal dumping of materials in a draining system and the City regularly inspects the drainage system to prevent blockages. However, everyone can help by reporting illegal dumping and helping to keep debris out of the storm drains.

A simple method is to ensure that you place your yard waste in your yard at the curb and not in the street when leaving for City crews to pick up.

Emergency Procedures

In the event of a pending flood or threat, you might consider the following:

- Sand bagging to reduce erosion or scouring
- Elevating furniture above the anticipated flood levels
- Create floodway openings in non-habitable areas such as garages
- Sealing off sewer lines to the dwelling to prevent the backflow of wastewater

Flood Safety

There are several actions residents of flood hazard areas can take to decrease the potential of injury due to flooding:

1. Know the flood warning procedures.
2. Do not attempt to cross a flowing stream where water is above your knees.
3. Keep children away from floodwaters, ditches, culverts and storm drains.
4. If your vehicle stalls in high water, abandon it immediately and seek higher ground.
5. Evacuate the flood hazard area in times of impending floods or when advised to do so by Jacksonville Police or Jacksonville Fire & Emergency Services.
6. Turn off all electric circuits at the fuse panel or disconnect switch. If this is not possible, turn off or disconnect all electrical appliances. Shut off the water service and gas valves in your home.

For More Information

City of Jacksonville Planning & Permitting
910 938-5232 • JacksonvilleNC.gov/FloodPlains

Updated 2015
FEMA - Hazard Mitigation Assistance

The Department of Homeland Security (DHS) Federal Emergency Management Agency (FEMA) HMA programs present a critical opportunity to reduce the risk to individuals and property from natural hazards while simultaneously reducing reliance on Federal disaster funds. HMA programs enable mitigation measures to be implemented before, during, and after the recovery from a disaster.

<table>
<thead>
<tr>
<th>Mitigation Project</th>
<th>HMGP</th>
<th>PDM</th>
<th>FMA</th>
<th>RFC</th>
<th>SRL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Acquisition and Structure Demolition or Relocation</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Structure Elevation</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Mitigation Reconstruction</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Dry Floodproofing of Historic Residential Structures</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Dry Floodproofing of Non-Residential Structures</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Minor Localized Flood Reduction Projects</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Retrofitting of Existing Buildings and Facilities</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Safe Room Construction</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Infrastructure Retrofit</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Soil Stabilization</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wildfire Mitigation</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post-Disaster Code Enforcement</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hazard Mitigation Planning</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management Costs</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
</tbody>
</table>

For More Information
City of Jacksonville Planning & Permitting
910 938-5232 • JacksonvilleNC.gov/FloodPlains

Updated 2015
Hazard Mitigation Grant Program
The Hazard Mitigation Grant Program (HMGP) assists in implementing long-term hazard mitigation measures following major disaster declarations. Funding is available to implement projects in accordance with State, Tribal, and local priorities.

Pre-Disaster Mitigation
The Pre-Disaster Mitigation (PDM) program provides funds on an annual basis for hazard mitigation planning and the implementation of mitigation projects. Funding is made available for measures that can be taken to reduce or eliminate overall risk from natural hazards.

Flood Mitigation Assistance
The Flood Mitigation Assistance (FMA) program provides funds on an annual basis so that measures can be taken to reduce or eliminate risk of flood damage to buildings insured under the National Flood Insurance Program (NFIP).

Repetitive Flood Claims
The Repetitive Flood Claims (RFC) program provides funds on an annual basis to reduce the risk of flood damage to individual properties insured under the NFIP that have had one or more claim payments for flood damages. RFC provides up to 100% Federal funding for eligible projects in communities that qualify for the program.

Severe Repetitive Loss
The Severe Repetitive Loss (SRL) program provides funds on an annual basis to reduce the risk of flood damage to residential structures insured under the NFIP that are qualified as severe repetitive loss structures. SRL provides up to 90% Federal funding for eligible projects in communities that qualify for the program.
Who is Eligible to Apply for Assistance?

- State, Territorial, Tribal, and local governments
- Certain private nonprofit organizations
- Individuals and businesses may not apply directly to the State or FEMA, but eligible local governments may apply to benefit the private entity

Where Can I Obtain More FEMA Information?

For more information on the specific criteria for each HMA program go to:

http://www.fema.gov/government/grant/hma/index.shtm

Contact your State Hazard Mitigation Officer (SHMO) or contact the FEMA Regional Office at:

**Region IV Main Number:** 770-220-5200
Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee
What you should know

- What goes down Storm Drains and Catch Basins along streets and highways, ends up in the New River.
- Soap & Chemicals threaten the ecosystem by loading the New River with nutrients.
- Animal pet waste can taint the waterways by adding fecal coliform bacteria and nutrients.
- Leaves, grass clippings and other yard waste clogs drains which can cause flooding and clutter waterways.
- Trash on the side of the road ends up in waterways and pollutes.
- What goes down the storm drain may end up in your drinking water.

How you can help

- Keep your gutters free of trash & yard waste.
- Wash cars in the grass to keep suds & petroleum products from washing into the roadway.
- Use an oil pan under your vehicle for maintenance and dispose of properly.
- Pick up after your pet & dispose of it properly.
- Bag yard waste for proper disposal.
- Don’t throw trash or cigarette butts out your window.
- Don’t fertilize just before a rain. Apply proper amounts according to safety instructions on container.