

Flood Insurance

Your homeowners insurance does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent.

If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.



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ASK BEFORE YOU BUY

KNOW YOUR FLOOD RISK



Flood Hazard: Check Before You Buy

Most everyone knows that coastal properties are subject to flooding and wind damage from hurricanes. There are maps that show areas predicted to flood. To find out more about flood-prone area maps, check with the Planning Director at (910) 328-1349 .

However, flooding and other surface drainage problems can occur well away from the coast. If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why:

- ☞ The force of moving water or waves can destroy a building.
- ☞ Slow-moving floodwaters can knock people off their feet or float a car. Do not walk or drive through a flooded area.
- ☞ Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- ☞ Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood.
- ☞ Safeguard your possessions. Some items, such as photographs and heirlooms, may never be restored to their original condition.
- ☞ Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- ☞ Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
- ☞ The impact of a flood—cleaning up, making repairs, and the personal losses—can cause great stress to you, your family, and your finances.

Floodplain Regulations

The Town of North Topsail Beach regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage.

Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood, or any other cause must be elevated to or above the regulatory flood level when they are repaired.

Check with the Inspections Department before you build on, alter , grade or fill your property. For information on areas that should be protected because of their natural floodplain functions, contact the Planning Department at (910) 328-1349.

Check for a Flood Hazard

Before you commit yourself to buying property, do the following:

- Ask the Planning Director at (910) 328-1349, if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.
- Ask your insurance agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Flood Protection

A building can be protected from most flood hazards, sometimes at a relatively low cost. Install and maintain storm shutters. Check your downspout—drain away from the house. New buildings and additions can be elevated above flood levels. Do not convert the space below BFE to habitable space. Use the space below BFE solely for parking, storage or access only. There are other retrofitting techniques that can protect a building from surface or subsurface water.



For more information on floodplain management, contact North Topsail Beach Town Hall at (910) 328-1349 or <http://www.ntbnc.org>

Register for Connect-CTY and receive announcements and timely notifications including flood warnings by telephone, cell phone, text, and e-mail.