

# Flood Awareness

## Are you in a floodplain?



### What is a Floodplain?

A flood plain is any land area susceptible to being inundated by water from any source.

### What is a Special Flood Hazard Area (SFHA) ?

The land in the floodplain subject to a one percent or greater chance of being flooded in any given year.

### What is the Floodway?

The channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than one (1) foot.

### What is the Floodway Fringe?

The land area located between the floodway and the outer edge of the 100-year floodplain.



## Know Your Flood Hazard

A Flood WATCH is issued when conditions are favorable for flooding. Be Prepared!

A Flood WARNING is issued when flooding is imminent or occurring. Take Action Now!

A Flash Flood WARNING is issued when a flash flood is imminent or occurring. A flash flood is a sudden violent flood that can take minutes or hours to develop. Take Action Now!

As a public service the Guilford County Watershed Protection and Stormwater Management Section of the Planning & Development Department will assist you in obtaining flood information. Requests can be made in person, by telephone or by email. Please see the contact information below for inquiries. Please have available the site address and/or parcel number for the property in question. Staff would be glad to offer any assistance.

Floodplain Administrator: 336-641-3753

Guilford County participates in the National Flood Insurance Program (NFIP) which makes federally guaranteed flood insurance available to all eligible buildings, whether they are in the floodplain or not.

## Insure Against Flood Hazards

Most federally backed mortgage lenders require flood insurance if the building is located in a floodplain. Standard property insurance does not cover flood damage.

Contact your insurance provider to determine the exact rates and coverage necessary for your home. If you do not have an agent or your agent does not write flood insurance policies, the NFIP has a toll-free number for agent referrals. Please call the NFIP Help Center at 1-800-427-4661 or visit [floodsmart.gov](http://floodsmart.gov) for additional flood insurance details

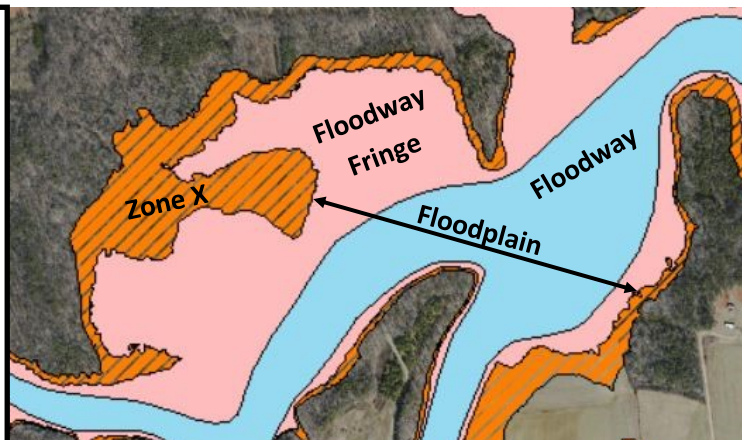
The NFIP insures residential and non-residential buildings, including mobile homes, with two types of coverage: building and contents. Building coverage insures the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately if the contents are in an insurable building. There is a 30-day waiting period before flood insurance coverage goes into effect. Premiums for non-SFHA structures can be received at a reduced rate.

Floodway or Non-Encroachment Area. No Structures or fill permitted. Makes up the inner portion of the 100 year floodplain.

Floodway Fringe Finished floor elevation of buildings must be 2ft above base flood line elevation. Makes up the outer portion of the 100 year floodplain.

Floodplain or Zone AE. Includes Floodway and Floodway Fringe. 1% Annual Chance of Flooding, or 100 year floodplain.

Zone X or 500 Year Floodplain. 0.2% Annual Chance of Flooding.



## Protect Your Family-Develop a Family Emergency Plan

Create an emergency supply kit including: Drinking water, non-perishable food items, first aid supplies and any medical items, radio, flashlight, extra batteries, extra cash

Post emergency telephone numbers by the phone and teach your children how to dial 911.

Plan and practice a flood evacuation route with your family. Know safe routes from home, work, and school that are on higher ground.

Have an emergency contact that is outside of your area.

Have a plan to protect your pets.

For more information on emergency preparation visit: [Ready.gov](https://www.ready.gov) or [redcross.org/get-help/how-to-prepare-for-emergencies](https://www.redcross.org/get-help/how-to-prepare-for-emergencies)

During a storm or flood event, it is important to remember the following safety precautions:

- Do not walk through flowing water.
- Avoid driving through a flooded area.
- Stay away from downed power lines and electrical wires.
- Look out for small animals, that have been displaced by the flooding. Small animals that have been flooded out of their homes may seek shelter in yours.
- Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be slippery.
- Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area is well ventilated.

## Protect Your Property

Create a personal flood file containing information about all your possessions and keep it in a secure and safe place, such as a safety deposit box or waterproof container.

This file should have:

- A copy of your insurance policies with your agents contact information.
- A household inventory: For insurance purposes, be sure to keep a written and visual record of ALL major household items and valuables. Include serial numbers and store receipts for major appliances and electronics. Have jewelry and artwork appraised. These documents are critically important when filing insurance claims.
- Copies of all other critical documents, including finance records or receipts of major purchases.

How to prepare your house:

A building can be protected from some flood hazards by installing and maintaining storm shutters, clean your gutters, downspouts, and inlets and make sure they drain away from your house. Move furniture and valuables to a safe place. Check to see that the sump pump is working properly and consider installing a battery operated back-up and water alarm to let you know if water is collecting in the basement.

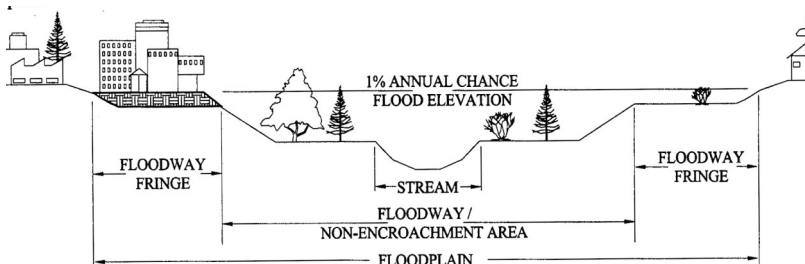
New buildings, additions or renovations can be elevated above flood levels, and the electrical components raised to the Flood Protection Elevation. Do not convert the space below Base Flood Elevation to habitable space. Use the space below BFE solely for parking, storage or access only.

## Build Responsibly

Before any development begins in the SFHA, a floodplain development permit is required.

Application for a Floodplain Development Permit shall be made to the Floodplain Administrator prior to any development activities located within Special Flood Hazard Areas.

The Guilford County Development Ordinance and regulations do not imply that land outside the Special Flood Hazard



## Protect Natural Floodplain Functions

Floodplain land and adjacent waters combine to provide a wide range of benefits to the human and natural systems including:

- Groundwater recharge
- Surface water quality maintenance
- Natural flood and erosion control
- Providing habitat to fish and wildlife
- Maintain and support biological productivity
- Recreational and educational opportunities

Please help protect our floodplains by not dumping or throwing anything into streams, ditches, swales, storm drains, or any body of water or storm drainage system. If you see these activities occurring, or someone building or filling without a permit posted please contact the Floodplain Administrator at 336-641-3753.