

## ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

**YOU ARE RECEIVING THIS BROCHURE BECAUSE YOUR PROPERTY IS LOCATED IN OR NEAR A FLOOD PRONE AREA.**



Floods can occur in Holden Beach at any time during the year. Storm surge from hurricanes and tropical storms pose the greatest threat for flooding. However, extreme high tides and heavy rains – especially during the rainy season, which extends from June to October – can also cause flooding in neighborhoods and in the streets. Because of the flat topography, flooding can occur almost anywhere in the Town. **Being prepared is your best defense against a flood.**

## STEPS TO PREPARE FOR A FLOOD

### Step 1 – Know Your Flood Hazard

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMS). It is the official map for a community in which FEMA has delineated both the Special Flood Hazard Areas (SFHAs) and the risk premium zones applicable to the community. SFHAs represent the areas subject to inundation by

the 1-percent-annual chance flood event. Structures located in the SFHA have a 26 percent chance of flooding during the life of a standard 30-year mortgage. FEMA FIRM maps are available for free public viewing online at [mfc.fema.gov/portal](https://mfc.fema.gov/portal). You can also contact the Building Department at (910) 842-6080 or by email at [planninginspections@hbtownhall.com](mailto:planninginspections@hbtownhall.com) for help determining which flood zone your property is located in. **All properties in Holden Beach are located in a SFHA.**

### Step 2 – Insure Your Property

Flooding is not covered by a standard homeowner's insurance policy. Flood insurance is available to homeowners, condo owners, commercial owners and all renters. Renters are encouraged to purchase flood insurance for the contents of their home. Homeowners can get up to \$250,000 of coverage and businesses up to \$500,000. Renters can obtain up to \$100,000 of coverage.

Note that there is a 30-day waiting period before coverage goes into effect. That means now is the best time to buy flood insurance! Contact your preferred insurance agency for more information. Additional information can be found online at [www.floodsmart.gov](http://www.floodsmart.gov) or by calling 1-888-379-9531.

The Town maintains copies of Elevation Certificates for new or substantially improved structures located in SFHAs. They are available for review in the

Building Department at 110 Rothschild Street.

### Step 3 – Protect Yourself and Your Family

- ❖ Holden Beach & the Brunswick County EOC coordinate with the National Weather Service in issuing public warnings concerning expected floods and storms. Local television and radio stations may announce weather advisories issued by the National Weather Service. These stations may also provide local weather information.
- ❖ Tune in to local radio stations such as 99.9 FM and 101.3 FM and local news channels such as WECT TV 6 and WWAY TV 3.
- ❖ All hazard NOAA Weather Radios (NWR) are available for purchase in local electronic retail or department stores and provide access to NOAA Weather Radio Frequencies.
- ❖ Sign up for the Town Newsletter by visiting <https://hbtownhall.com> to receive the most current updates from the town.
- ❖ If flooding threatens your home, turn off electricity at the main breaker. If you lose power, turn off all major appliances.
- ❖ Turn off the gas and be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke, use candles, lanterns or open flames unless you know that the gas has been turned off and the area has been ventilated.
- ❖ Avoid low-lying areas. Seek shelter in the highest areas possible.

- ❖ Discuss your family emergency plan. Your family may not be together when disaster strikes so it is important to know how to contact one another; how you will get back together; and what you will do in case of an emergency.
- ❖ Never attempt to drive through flooded roadways. Floodwaters can conceal damage underneath. As little as two feet of running water can carry away most vehicles, including SUVs. **Turn Around, Don't Drown!**

### Step 4 – Protect Your Property

Various methods may be used to minimize flooding. If the first finished floor elevation of your property is lower than the base flood elevation (BFE) established by FEMA, consider elevating your structure. If a flood is imminent, protect your property by sandbagging areas vulnerable to the entry of water. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damage.

### Step 5 – Build Responsibly

A building permit is issued by the Building Department to build a structure or otherwise develop on a property located within a 100-year floodplain. The National Flood Insurance Program requires that if your structure is damaged or improved to an amount of 50% or more of the structure's market value, it must meet the construction requirements for a new building. Holden Beach requires all construction, regardless of where it occurs, to meet V-Zone construction elevation requirements. This means all new and

substantially improved buildings must be built with two foot of freeboard calculated from the lowest horizontal structural member. Additionally, no obstructions or utilities are permitted below the freeboard level. Structures are also required to remain a certain distance off the oceanfront as to provide greater protection from the effects of the storm surge.

Before you build, fill or otherwise develop in a floodplain, contact the Building Department at (910) 842-6080 to discuss any Town regulations in more detail. Report any development in a floodplain without a permit to the Holden Beach Building Department.

### **Step 6 – Protect Natural Floodplain Functions**

Floodplains are a natural component of Holden Beach’s environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. Floodplains are scenic, valued wildlife habitats. Poorly planned development in floodplains can lead to erosion, loss of valuable property, increased risk of flooding to other properties and degradation of water quality.

Did you know that nothing but stormwater is allowed to go into the storm drains located in the streets, rights-of-way and parking lots? Dumping materials into our waters and drains pollutes those waters, clogs our storm drains and leads to flooding in our neighborhoods. For questions, or to report obstructions or violations call the

Public Works Department at (910) 842-6488.

To minimize the risk of stormwater flooding, the Town strictly enforces its stormwater ordinance. See the Town’s website at <https://hbtownhall.com>.

### **Step 7 – Hurricane Preparedness**

Holden Beach uses Email Blasts as the main form of communication for notifying residents of emergencies, including hurricane warnings. To receive these emails, you must sign up online at <https://hbtownhall.com>. The Town’s webpage and other various social media methods are used as well. Flood warnings are also given locally in various media such as television and radio. In the event of an emergency, check our website for up-to-date information. After a storm, reentry on the island requires a hurricane decal. For more information, review the Emergency Information section on the Town’s website.

### **Step 8 – General Preparedness**

- ❖ Inventory and photograph your home’s contents and put important papers and insurance policies in a safe place.
- ❖ Keep an emergency supply including non-perishable food, water, batteries, flashlights, a manual can opener and a battery-operated radio.

Additional information is available online at [www.nhc.noaa.gov/prepare/ready.php](http://www.nhc.noaa.gov/prepare/ready.php).

### **Step 9 – Flood Education**

The Town is also promoting education on NAI – no adverse impact floodplain management – to set local goals and reduce damage from floods. To learn more about NAI, visit [www.floods.org](http://www.floods.org) or contact the Association of State Floodplain Managers (ASFPM).

If needed a representative from Holden Beach Town Hall can make site visits to your home or property to review flooding, drainage and sewer problems. In addition a Certified Building Official is currently on staff to provide advice on the retrofitting of flood prone structures such as elevation of the structure and flood proofing. You can contact the Planning and Inspections Department by calling 910-842-6080 or 910-842-6488 for sewer problems.

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**For more information about flood safety or the NFIP, please note the following:**  
[www.floodsmart.gov](http://www.floodsmart.gov)

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[www.ready.gov/floods](http://www.ready.gov/floods)  
[www.fema.gov](http://www.fema.gov)  
1-888-379-9531

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