

FLOOD TIPS

FOR CABARRUS COUNTY RESIDENTS

BUILD RESPONSIBLY AND CONSIDER PERMANENT FLOOD PROTECTION MEASURES

Consider elevating your house above base flood levels if it isn't already elevated.

Check your building for water entry points. These can be basement windows, stairwells, doors or dryer vents. Protect these areas with low walls or temporary shields.

Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup and flooding.

Use licensed contractors who know the rules for flood damage prevention construction standards.

Don't build or grade within 10 feet of a property line so that the drainage isn't altered between homes.

Some flood protection measures require building permits. Others may not be appropriate for your type of building. Be sure to consult with Construction Standards Staff at 704-920-2128 before starting any work.

All development in the regulated floodplain requires a development permit from zoning. Be sure to consult with Zoning Staff at 704-920-2141 before starting any work.

Make sure your downspouts drain away from your house to protect your basement from flooding.

Additional information and resources are available at the Ready.gov web site [Floods | Ready.gov](https://www.ready.gov/floods)

Explore low cost options to reduce the risk for residential buildings ahead of time at [Protect Your Home from Flooding Low-cost Projects You Can Do Yourself \(fema.gov\)](https://www.fema.gov/protect-your-home-from-flooding)



INVEST IN A FLOOD INSURANCE POLICY

Homeowner's insurance policies do not cover damage from floods.

Since Cabarrus County participates in the National Flood Insurance Program, residents of the unincorporated areas are eligible to purchase a separate flood insurance policy. This insurance is backed by the Federal Government and is available to everyone, even properties that have been flooded in the past. Cabarrus County also participates in the Community Rating System Program, and has a rating of 8, which allows you to receive a reduction in the insurance premium.

Flood policies typically cover the structure and not the contents. During the kind of flooding that happens in the County, damage to furniture and contents is likely. Be sure to speak with your agent about content coverage.

Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.

Contact your insurance agent for more information on rates and coverage.



Urban development has increased the amount of stormwater runoff during rain events. The increase in runoff also impacts how fast the moving water makes its way to our local streams. Heavy rains, together with stormwater, often overload the streams and water moves into the floodplain area. When the water moves into the floodplain, which is the intended natural function of the floodplain, it sometimes causes flooding to properties and structures located in, or near, the special flood hazard area, also known as the floodplain area. Cabarrus County has an active program to help you protect yourself and your property from future flooding.

Planning and Development

Community Rating System Program

65 Church Street

Concord NC 28025

704-920-2141

Web site: [Cabarrus County](https://www.cabarruscountync.gov)



NATURAL AND BENEFICIAL FUNCTIONS OF THE FLOODPLAIN

Floodplain areas in Cabarrus County that are in a relatively undisturbed state provide a wide range of benefits like flood storage & conveyance, reduced flood velocity, filtering of nutrients and impurities from runoff, groundwater recharge, support of biologically diverse populations/ opportunities for environmental research and also provides open space.

DRAINAGE SYSTEM MAINTENANCE

Streams, channels, and detention/retention basins can lose their carrying capacities as a result of dumping, debris, sedimentation, and growth of vegetation. When a drainage system loses a portion of its carrying or storage capacity, overbank flooding occurs more frequently and floods reach higher elevations. Dumping in streams is a violation of local and state regulations. It should be reported to Cabarrus County at 704-920-2141 or to NCDEQ at 704-235-2160.

SEEK TECHNICAL ADVICE FOR WAYS TO MITIGATE IMPACTS

Purchasing a flood insurance policy will help to pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged structures. Substantially damaged structures are structures where the cost of restoration to pre-damage condition would equal or exceed 50% of the market value of the structure.

For information on retrofitting existing structures, see [FEMA's Homeowner Guide to Retrofitting](#)

BE PREPARED

Inventory household items, especially basement contents and store your valuables, insurance policies and important documents in a waterproof container, preferably upstairs.

Mark your fuse or breaker box to show the circuits to flood prone areas of your home Turn off the power to the basement in a flooding event. This can reduce property damage and save lives.

Store cleaning supplies, a camera, waterproof boots, etc. in a waterproof container.

Develop a family emergency plan. A template plan is available at: Family Emergency Plan (ready.gov)

DO NOT drive on flooded roadways! Visit [Turn Around Don't Drown® \(weather.gov\)](http://TurnAroundDon'tDrown.org) to learn about flood safety when driving and the "Turn Around, Don't Drown" campaign.

Visit the FEMA web site for additional tips and information on how to prepare for a flood, what to do during the flood to stay safe and how to be safe after the flood. Floods | Ready.gov



KNOW YOUR FLOOD HAZARD

To find out if your home is located in a regulated floodplain or is adjacent to a regulated floodplain, search for your property using the North Carolina Flood Risk Information System at [Flood Risk Information System \(nc.gov\)](http://FloodRiskInformationSystem.nc.gov) or call 704-920-2141.

To monitor real time stream gage levels in Cabarrus County and North Carolina visit [NC Flood Inundation Mapping and Alert Network](http://NCFloodInundationMappingandAlertNetwork)

MAPPING SERVICES

Upon request, Cabarrus County Planning and Development can provide information to verify whether your property is located in the regulated floodplain. Information is also available related to the anticipated depth of flooding for your property.

FLOODPLAIN DEVELOPMENT PERMIT REQUIRED

All development located in the Special Flood Hazard Area (SFHA) is subject to additional regulation and permitting. Before undertaking any development, including but not limited to: buildings or other structures, mining, dredging, filling, grading, paving, excavation, or drilling operations, contact Planning and Development to see what type of permitting and review process is required for the proposed development. Development in the floodplain without proper permits is considered a zoning violation and subject to citation and fines. To report unapproved development in the SFHA in unincorporated areas, contact the County at 704-920-2141.