

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 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 flooded in the past.

Cabarrus County participates in the Community Rating System Program, which reduces your insurance premium. Flood policies typically cover the structure and not the contents. During the kind of flooding that typically occurs 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.

KNOW YOUR FLOOD HAZARD

1) To learn if your home located in a regulated floodplain or is adjacent to a regulated floodplain, visit the [North Carolina Flood Risk Information System \(NCFRIS\)](#) or call 704-920-2141.

2) To monitor real-time stream gauge levels in Cabarrus County and North Carolina, visit the [North Carolina Flood Inundation Mapping and Alert Network](#)







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.

BE PREPARED

Flooding is a temporary overflow of water onto land that is normally dry. Floods are the most common natural disaster in the United States. Failing to evacuate flooded areas or entering flood waters can lead to injury or death.

Here are some ways to prepare:

-  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 is available at ready.gov/plan.
-  DO NOT drive on flooded roadways! Over half of all flood-related drownings occur when a vehicle is driven into hazardous flood water. Visit the [Turn Around Don't Drown® campaign page](#) to learn more.
-  Visit the FEMA website at ready.gov/floods for additional tips and information on how to prepare for a flood, and ways to stay safe during and after a flood.



CABARRUS COUNTY
America Thrives Here



FLOOD TIPS FOR CABARRUS COUNTY RESIDENTS

Planning and Development
Community Rating System Program
65 Church Street Concord, NC 28025
704-920-2141
CabarrusCounty.us/FloodSafety

THE DEVASTATION OF FLOODING

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.

NATURAL AND BENEFICIAL FUNCTIONS OF THE FLOODPLAIN

Undisturbed natural floodplain areas provide a wide range of benefits, like:

- Flood storage and conveyance
- Reduced flood velocity
- Filtering of nutrients and impurities from runoff
- Groundwater recharge
- Support of biologically diverse populations and opportunities for environmental research
- Open space



BUILD RESPONSIBLY AND CONSIDER PERMANENT FLOOD PROTECTION MEASURES

- Elevate your house above base flood levels.
- Check your building for water entry points, which can include 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. Call Construction Standards staff at 704-920-2128 before starting work.
- Make sure your downspouts drain away from your house to protect your basement from flooding.

Explore low-cost options to reduce the risk of residential building flooding at [Protect Your Home from Flooding: Low-cost Projects You Can Do Yourself](#)

SEEK TECHNICAL ADVICE FOR

RETROFITTING

Purchasing a flood insurance policy will help pay for repairs after a flood. In some cases, it can help pay the costs of elevating 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](#).

FLOODPLAIN DEVELOPMENT: PERMIT REQUIRED

All development in the Special Flood Hazard Area (SFHA) is subject to additional regulation and permitting. Development in the floodplain without proper permits is considered a zoning violation and subject to citations and/or civil penalties.

Contact Cabarrus County Planning and Development at 704-920-2141 to see what type of permitting and review processes are required before developing property.

These include, but are not limited to:

- Buildings or other structures
- Mining
- Dredging
- Filling
- Grading
- Paving
- Excavation
- Drilling operations

Report unapproved development or development activity in the SFHA in unincorporated areas to Cabarrus County at 704-920-2141.

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.