

## 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 the Town of Oak Island 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. Heavy and prolonged rainfall causes the capacity of the drainage system to be exceeded and can also cause flooding along E. Beach Dr., W. Beach Dr. and E. Pelican Dr. Because of the flat topography, flooding can occur most 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 on 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 [msc.fema.gov/portal](https://msc.fema.gov/portal). You can also contact the Town of Oak Island's Floodplain Administrator for help determining which flood zone your property is located in. **Not all properties in the Town of Oak Island 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](https://www.floodsmart.gov) or by calling 1-888-379-9531.

Copies of Elevation Certificates for all structures new or substantially improved since 1998 are available for review from the Development Services at Oak Island Town Hall.

#### Step 3 - PROTECT YOURSELF AND YOUR FAMILY

- 🔹 Oak Island and 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 91.3 FM (WHQR), 102.7 FM (WGNI), 980 AM (WAAV) or Radio AM 1350 and local news channels such as WECT-TV 6 (Cable channel 7), Cable TV Channel 8 and the Weather Channel (Cable 41).
- 🔹 All hazard NOAA Weather Radios (NWR) are available for purchase in local electronic retail or department stores and provide access to the NOAA Weather Radio Frequencies 162.550 and 162.450.
- 🔹 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 or 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 you will contact one another, how you will get back together, and what you will do in case of 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 SUV's. **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 damages. For more information, please contact the Development Services Department at: (910) 278-5024.

#### Step 5 - BUILD RESPONSIBLY

A building permit is issued by Development Services 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. Oak Island requires all new structures and substantially improved structures be built with a 1-foot freeboard above BFE. Additionally, no electrical wiring, or utilities are permitted below the freeboard level, and structures located in VE flood zones must be built with certified breakaway walls.

Before you build, fill, or otherwise develop in a floodplain, contact the Development Services to discuss Town regulations in more detail. Additionally, report any development in a floodplain without a permit to Development Services.

**Step 6 - PROTECT NATURAL FLOODPLAIN FUNCTIONS**

Floodplains are a natural component of Oak Island Beach’s environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

Did you know that it’s illegal to throw anything—ANYTHING AT ALL!—into the waters of Oak Island? Did you know that nothing but stormwater is allowed to go in the storm drains located in streets, rights-of-way, and parking lots? Dumping materials into our waters or 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 Oak Island’s Public Works Department at (910) 201-8083.

**Step 7 - HURRICANE PREPAREDNESS**

The Town recommends that citizens sign up for **CodeRED**, a reverse 9-1-1 call network managed by Brunswick County and utilized by Oak Island to notify residents of emergencies, including hurricane warnings. To receive these notifications, you must register your phone or email address online at <https://public.coderedweb.com/cne/en-US/7BC24EDE14D3>. In the event of an emergency, check TV and radio sources for up-to-date information. After a storm, re-entry on the island requires proof of residency or property ownership (water bill, tax card, deed, etc.) and a photo ID – keep this information on hand.

For more information, review the Hurricane Info on the Town of Oak Island’s website or call Oak Island Police Department at (910) 278-5595. Visit <https://www.ready.gov/> to learn more about what actions to take in the event of a hurricane watch or alert in your area.

**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, manual can opener, and a battery-operated radio.
- 💧 If possible, place the washer, dryer, furnace and water heater on masonry blocks or concrete at least 12 inches above the projected flood elevation, inside a floodwall, or moved to a higher floor. All work must conform to state and local building codes.

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

**Step 10 - FLOOD EDUCATION**

Homeowners can learn more about the risk of flooding from stormwater and coastal sources as well as the benefits of mitigation by contacting Oak Island’s Development Services Department at (910) 278-5024. The City is also promoting education on NAI—no adverse impact floodplain management—to set local goals and reduce damages from floods. To learn more about NAI, visit [www.floods.org](http://www.floods.org) or contact the Association of State Floodplain Managers (ASFPM).

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**For more information about flood safety or the NFIP, please note the following:**  
[www.floodsmart.gov](http://www.floodsmart.gov)  
[www.ready.gov/floods](http://www.ready.gov/floods)  
[www.fema.gov](http://www.fema.gov)  
1-888-379-9531

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**Town of Oak Island  
Development Services  
4601 E. Oak Island Dr.  
Oak Island, NC 28465**

