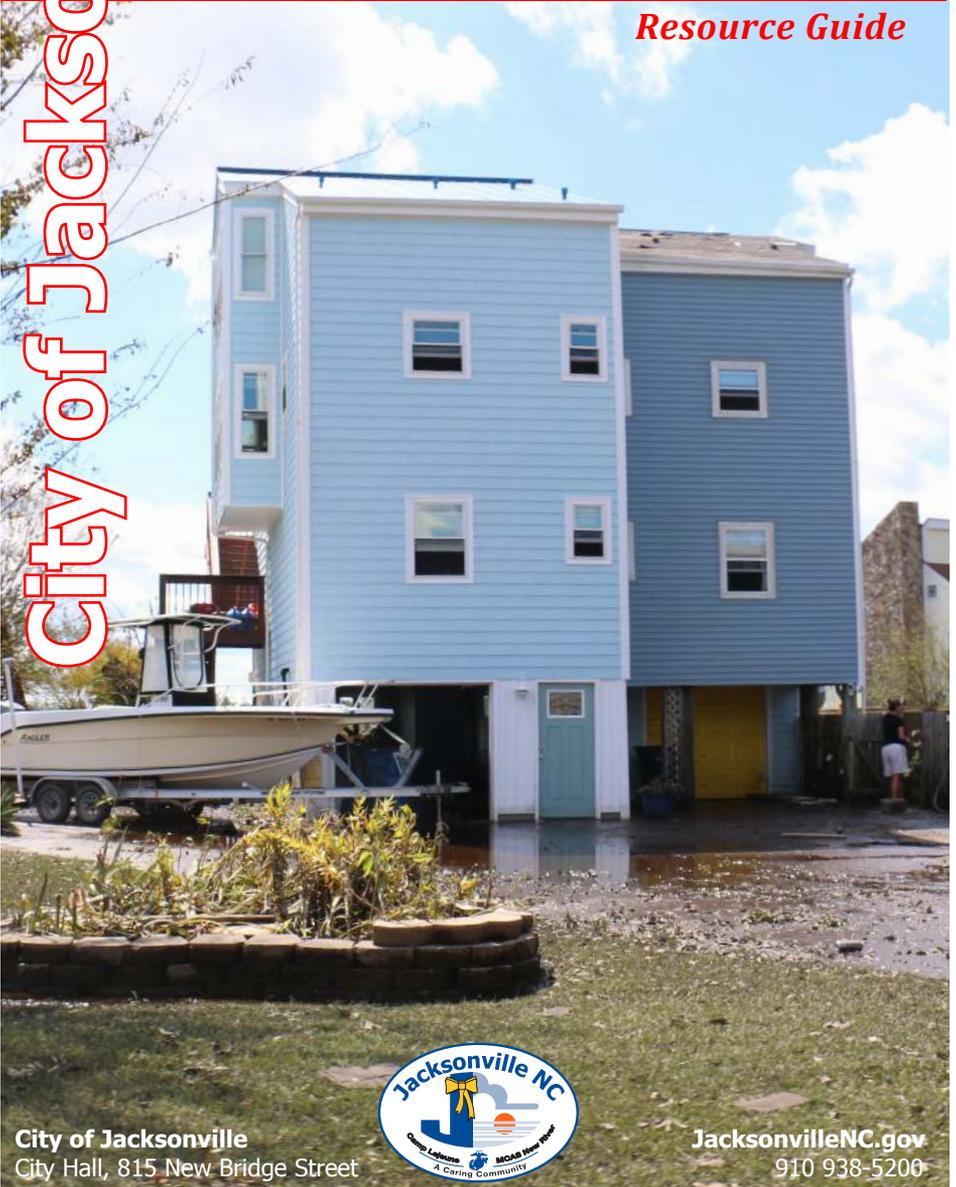


City of Jacksonville

# Flood Zones

*Check Before You Buy  
Protect Your Property*

*Resource Guide*



City of Jacksonville  
City Hall, 815 New Bridge Street



JacksonvilleNC.gov  
910 938-5200

# Prepare Now For the Future

*Be Aware of Your Property Zoning for Flooding Potential*

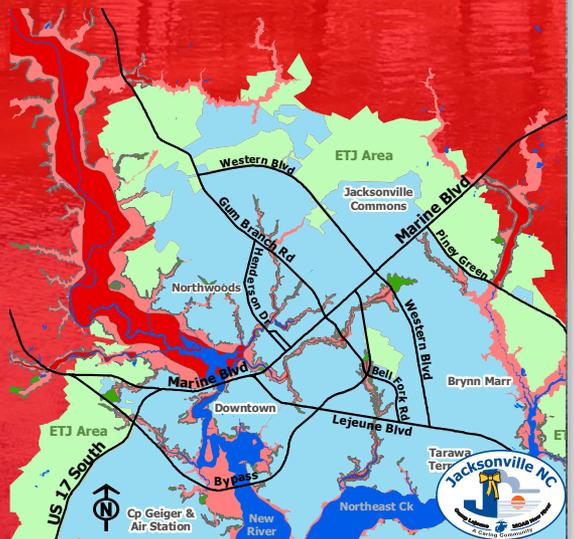


## Jacksonville Flood Zones

Most flooding threats for Jacksonville come from hurricanes, seasonal storms and effects generated by these storms. Many properties close to the New River, Wilson Bay and its tributaries are subject to flooding. This includes much of the downtown area.

Other areas of the City are very flat and are subject to flash flooding during heavy rainfall events. Northern and eastern portions of the City are at risk to this type of flooding.

Localized flooding may also occur in any area of the City where storm drains, culverts and ditches are clogged with debris. Once debris is cleared, flooding will typically dissipate.

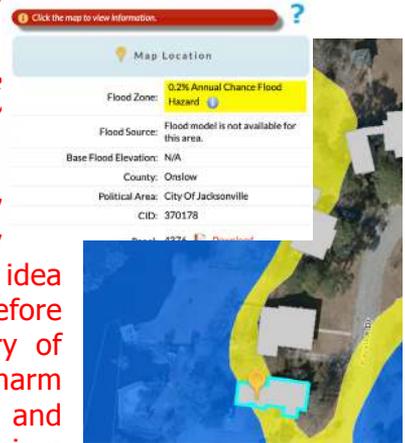


# Check Before You Buy

What is a Flood Zone? It is a geographical area that is rated to reflect the severity or type of flooding in that area. These areas are indicated on a Flood Insurance Rate Map or a Flood Hazard Boundary. Zones are categorized low to high risk flood areas. FEMA defines the Base Flood Elevation (BFE) as the computed elevation to which the flood is anticipated to rise during the base flood.

*Current flood zones are mapped out and available through the City website, [JacksonvilleNC.gov/FloodResources](http://JacksonvilleNC.gov/FloodResources). (example right)*

When purchasing that dream home by the water, take in to consideration any additional cost may incur. It's a good idea to check out potential flood hazards before you buy by looking at previous history of flooding in the area. Flooding can cause harm and damage to you and your person, and unexpected costs associated with buying in a flood zone may occur:



- The force of moving water or waves can destroy a building
- Slow-moving floodwaters can knock people off their feet or float a car
- Standing water can float a building, collapse walls or buckle floors
- Water soaked contents, such as carpeting, upholstered furniture and personal items, may have to be thrown away after a flood
- Flood water carries mud, farm chemicals, road oil, and other noxious substances that cause health hazards
- Flooded buildings breed harmful mold if not repaired properly

# Protect Yourself and Your Property

A building can be protected from most flood hazards, sometimes at a relatively low cost. Here are some simple flood prevention steps you can take:

- Ask City Planning about property flood plain and zoning regulations
- Ask your insurance agent if the property is in a floodplain and if it is subject to any other hazards, such as sewer backup or subsidence
- Ask the seller and neighbors if the property is in a floodplain, how long they have lived there and if the property has ever been flooded
- Install and maintain storm shutters and check downspouts
- Use the space below BFE solely for parking, storage or access only and avoid converting spaces below BFE to habitable space
- Check with City Inspections before you build on or alter your property

# Flood Insurance

In North Carolina, homeowners insurance does not include coverage for flooding. A good protection measure is adding a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.

## Accessing Flood Zone Information for Jacksonville

Flood Zones are established by the Federal Emergency Management Administration (FEMA) and are part of a National Flood Insurance Program sponsored by the US Government. Jacksonville is a cooperating partner to this program. You can find out if your property is in a flood zone by:

- **Come to City Hall:** Planning Staff can help identify your property flood zone.
- **Visit JacksonvilleNC.gov/FloodResources:** Find flood resources and access an interactive online map that provides flood zones, risk information, flood insurance requirements, and FIS reports.
- **Visit FloodSmart.gov:** Type in an address for a general idea if your and property might be in a flood zone. National Flood Insurance Program and federally funded insurance information is also available.
- **Visit NCFloodMaps.com:** The state maintains this site with flood zone information and where paper maps can be purchased.
- **Talk with your Surveyor:** If you're purchasing property, be sure to get your surveyor to tell you if your property is in a flood zone.



**Questions? Contact Us** City Planning, Permitting and Inspections  
at 910 938-5232 or visit our offices at City Hall, 815 New Bridge  
Street, Jacksonville, NC 28541