

## After a Storm

Potential problems include flooding, polluted water, limited communications, no electricity, blocked roads, septic/sewer failure, damage to structures, and severe erosion to shorelines. After a storm passes, powerful waves and ocean currents may persist for several days, causing additional flooding, coastal erosion, structural damage, and riptides.

During the aftermath of a flooding event, follow these steps to aid your family's safety: Before entering a building, check for structural damage. Make sure it is not in danger of collapsing. Turn off any outside gas lines at the meter or tank, and let the house air for several minutes to remove foul odors or escaping gas. Avoid downed power lines and broken gas lines. Report them immediately to the electric or gas company, police or fire department. Upon entering the building, **DO NOT** use an open flame as a light source since gas may be trapped inside. A battery-operated flashlight is ideal. **DO NOT** handle live electrical equipment in wet areas. If appliances or electrical equipment have been in contact with water, have them checked before use. Use the telephone only for emergencies or to report dangerous conditions.

### Important websites for emergency information:

[www.darenc.com/emgymgmt](http://www.darenc.com/emgymgmt); [www.fema.gov](http://www.fema.gov) ; [www.nhc.noaa.gov](http://www.nhc.noaa.gov);  
[www.ready.gov](http://www.ready.gov)

## PREPARE—PLAN—STAY INFORMED



PO Box 549  
101 Veterans Memorial Drive  
Kitty Hawk, NC 27949

TO:

**Property located in or near a Flood Zone**

## Dealing with the Aftermath

### Step One:

Contact your agent or insurance company to file a claim. Have the following information handy: the name of your insurance company, your policy number, and a telephone and/or e-mail address where you can be reached at all times.

### Step Two:

Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate. Take photographs of all of the damaged property, including discarded objects, structural damage, and standing floodwater levels. Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible. Officials may require disposal of damaged items so, if possible, place flooded items outside of the home.

Step Three: Your adjuster will provide you a Proof of Loss form for your official claim for damages. You'll need to file this claim with your insurance company within 60 days of the flood. This document substantiates the insurance claim and is required before the National Flood Insurance Program (NFIP) or insurance company can make payment. You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss Form.

For more information go to [www.floodsmart.gov](http://www.floodsmart.gov)



# KITTY HAWK OUTREACH PROJECT ~ 2020

## National Flood Insurance Program

*The Town of Kitty Hawk is the largest municipality in Dare County covering 8.2 square miles of land area. A vast majority of properties in Kitty Hawk are located in a Special Flood Hazard Area (SFHA) as designated by the Federal Emergency Management Agency (FEMA) and delineated on the Flood Insurance Rate Maps (FIRM).*

A property is considered in a SFHA if it is located in an AE or VE flood zone. **Know your flood hazard.** Is your property located in a Repetitive Loss Area? Call the Town of Kitty Hawk for information concerning FIRM map determinations, which include the community number, panel number, suffix, Firm Index Date, base flood elevations, datum used, flood depth data, & historical flood information. Call the Town for coastal erosion rates and information on conservation areas and wetlands as well as local drainage problems. Information may be obtained on the following flood protection assistance: how the flood threat relates to your property, advice on retrofitting techniques, copies of Elevation Certificates, Letter of Map Amendments & Letter of Map Revisions for specific properties, review & advice regarding your individual flood problems, preliminary flood map information, and site visits, as well as any other information related to the National Flood Insurance Program and the Community Rating System Program by calling the Town at (252) 261-3552. Additional information, as well as GIS mapping, can be found on the Dare County website at [www.darenc.com](http://www.darenc.com).

### The Local Flood Hazard

The Town of Kitty Hawk is bordered by the Atlantic Ocean to the east and Currituck Sound to the west. The greatest flood threats in Kitty Hawk come from hurricanes, winter storms or nor'easters, seasonal high tides, and coastal erosion. Other hazards that Kitty Hawk faces are thunderstorms and tornadoes.

The chances of hurricanes and tropical storms are greatest between June 1st and November 30th. An approaching hurricane or tropical storm may cause a potential hazard with rising sea levels, wind driven waves, and strong currents. These factors make Kitty Hawk susceptible to flooding. However, the storm surge represents the hurricane's deadliest effect. The wave action associated with the storm surge can be more damaging than high sea levels.

Severe nor'easters normally occur during the winter and early spring months and may last for several days at a time. Nor'easters exert force on the water surface with consistent high winds. These continuous winds build seas and intensify wave action, contributing to beach erosion. Strong nor'easters can even generate storm surges similar to those associated with hurricanes. The storm surges from nor'easters generally recede after one or two high tides, but may last up to four or five high tides causing flooding and beach erosion.

### You Need Flood Insurance

Properties located within the corporate limits of the Town that are subject to federally supported mortgages are required to be protected with flood insurance. Call the Town for information about the mandatory purchase of flood insurance. Owners of properties free of encumbrances should also strongly consider having this valuable protection. It is important to know that a standard homeowner's policy **does not** cover flood losses. **Buy flood insurance.** There is a **30-day waiting period before a flood insurance policy takes effect.** Low cost flood insurance is available to The Town of Kitty Hawk property owners and renters because the Town is a member of the National Flood Insurance Program (NFIP), has a floodplain management program and participates in the Community Rating System program (CRS). Property owners receive a 20% reduction in their insurance rates because the Town currently has a Class 6 CRS rating.

### Property Protection Measures

Every year, flooding causes more property damage in the United States than any other type of natural disaster. While recent improvements in construction practices and regulations have made new homes less prone to flood damage, there are a significant number of existing homes that continue to be susceptible to repetitive flood losses. Repetitive flood losses can result in significant expenses and decreased property values.

If the floor level of your property is lower than the Base Flood Elevation (BFE) plus the Town's one foot freeboard, **elevate** your structure if possible. Find brochures discussing flood proofing, retrofitting, and other mitigation measures at the Kitty Hawk Town Hall or Dare County Public Libraries. Retrofitting measures include elevation of a structure, relocation of a structure, sealing a structure, installation of flood vents, protection of utilities and using levees and floodwalls. For information on retrofitting your structure contact the Town at (252) 261-3552 or refer to the FEMA website at [www.fema.gov](http://www.fema.gov).

The Town requires a one foot freeboard above the base flood elevation (BFE). This freeboard requirement provides an additional measure of safety that compensates for the many unknown factors that could contribute to flood heights greater than the minimum height calculated for a selected size flood zone, such as wave action, bridge openings, and the hydrological effects of development in the floodplain.

### Is your property in a flood hazard area?

**Be informed—know your flood hazard.** Many properties are near or in areas that are repetitively flooded. Areas located within the 100-year floodplain as well as the 50-year and 10-year floodplain pose a significant flood hazard to people and property close to the ocean, sound, drainage channels, and streams. Contact the Town of Kitty Hawk Planning & Inspections Department at (252) 261-3552 for assistance with flood hazard and map determination information, to obtain copies of elevation certificates for specific properties, and/or any questions.

### Local Development Permit Requirements

**Get permits** prior to beginning work. Work is required to comply with applicable codes. **Build responsibly**—Do not aggravate the effects of flooding, minimize the potential by designing the structure to prevent flood damage. Development work includes, but is not limited to excavation, dredging, filling, dumping, bulkheading, driving of piles, clearing, building improvements to structures, alteration of land prior to building, and alternation of shore banks or bottoms of the Atlantic Ocean, bays, sounds, canals, and other waterways. Contact the Town prior to doing any work of this description. Call the Planning & Inspection Department at (252) 261-3552 for information pertaining to permits, flood regulations, coastal structure design or to report possible development violations.

### Substantial Improvements

Know the substantial damage/improvement rules and how the rules could effect your property. The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50 percent of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards (i.e. If a residence is damaged so that the cost of repairs equals or exceeds 50 percent of the building's value before it was damaged, then it must be elevated above the base flood elevation and freeboard requirements). Call the Town's Planning & Inspection Department at (252-261-3552) or go to [www.floodsmart.gov](http://www.floodsmart.gov) for additional information.

### Natural and Beneficial Functions of Floodplains

Call the Town for information if a property is located within or near a natural or protected floodplain area and for the potential impact to the surrounding area. Protect Kitty Hawk's floodplain areas, which are a very valuable resource to the environmental, aesthetic, and economic well-being of the Town. Help keep our beaches & sound shores clean. Pick up trash. Report broken silt & sand fencing. Do not pollute the ditches, beaches or sound areas. The Town strives to balance responsible development and these fragile environments. **Be responsible.** The Kitty Hawk Town Code, North Carolina Coastal Area Management Act, and various other governmental regulations help maintain the Town's valuable water resources.

### Drainage System Maintenance

The canals, guts, and ditches in Kitty Hawk function as a flood drainage system as well as providing recreation uses. As a drainage system, it must be kept clear. Do not dump trash, debris, and pollutants in these areas. Report violations to the Town of Kitty Hawk immediately. Any development that takes place bordering these areas is regulated by town ordinances and water regulations. Call the Town (252) 261-3552 for information on local drainage problems and areas affected.

### The Flood Warning System

Information about impending dangerous conditions, evacuations, re-entry, state of emergency declarations, etc., are made by the Dare County Control Group. The responsibility for ordering a county-wide evacuation rests with County Control Group. The Dare County and Town of Kitty Hawk emergency warning system is designed to provide residents with up to a 72-hour advance warning of flooding within the 100-year floodplain. However, flooding can occur quickly and without much prior warning. **Follow the instructions and warnings as they are given.** Know where you can get up-to-date information. During significant storm events warnings will be broadcast on the Government Access Channel (Cable Channel 191), radio stations (92.5 FM, 95.3 FM, 99.1 FM, 104.7 FM, and NOAA weather radio), television (Cable Channel 190, Weather Channel 57, Virginia Channels 3, 10, and 13, and North Carolina Channels 7 and 9). The Dare County website [www.darenc.com](http://www.darenc.com), Outer Banks Voice website [www.outerbanksvoice.com](http://www.outerbanksvoice.com), and NOAA's hurricane website [www.nhc.noaa.gov](http://www.nhc.noaa.gov) are other valuable resources for up-to-date information on storm tracking.

### Have an Evacuation Plan—Know Your Route

Evacuation areas will be determined by the projected storm conditions as supplied by the National Hurricane Center. **Leave promptly** once an evacuation order is given; visitors take all belongings with you. All property owners **secure your property** prior to the onset of gale force winds (40 MPH). Go to Dare County Emergency Management website for suggested evacuation routes: [www.darenc.com/emgymgmt](http://www.darenc.com/emgymgmt). Evacuation will be completed during daylight hours. Evacuation route signs are in place to assist motorists. Public information statements are routinely issued by Emergency management on local radio (WRSF 105.7 & WCXL 104.1 - Official Dare County Emergency Alert System Stations), television stations, and county website [www.darenc.com](http://www.darenc.com) to provide timely weather information and local condition reports. Law enforcement officers will be at traffic control points. **STAY INFORMED.**

The Town's Emergency Operations Center (EOC) serves as the central direction and control point for Town-wide emergency response activities. The EOC will be located at Kitty Hawk Town Hall, 101 Veterans Memorial Drive, or the Kitty Hawk Fire Department, 859 West Kitty Hawk Road.

### Storm Preparation: Steps to Take Today

During an emergency, your personal safety is more important than your most valuable property. Take steps now to help your family prepare for an emergency. Store the following supplies in a safe, accessible location: first aid kit and essential medicine, water and non-perishable food (include baby food and food for special diets), portable radio, flashlights, extra batteries, and non-electric can opener. Persons who live in frequently flooded areas should keep on hand materials such as sand bags, plywood, plastic sheeting, and lumber which can be used to protect property. Remember, sandbags should not be stacked against the outer walls of a building since, when wet, the bags may create added pressure on the foundation.

Make plans to secure your property. Replace windows with impact glass, install permanent storm shutters, or board up windows with 5/8" marine plywood, cut to fit and ready to install. Tape does not prevent windows from breaking. Install straps or additional clips to securely fasten your roof to the frame structure, which will reduce roof damage. Make sure trees and shrubs around your home are well trimmed so they are more wind resistant. Clear loose and clogged rain gutters and downspouts. Reinforce your garage doors. Make plans to bring in all outdoor furniture, decorations, garbage cans and anything else that is not tied down. Determine how and where to secure your boat. Install a generator for emergencies. Consider building a safe room. **BE PREPARED.**

**Buy flood insurance.** Keep in mind, **there is a 30-day waiting period before a flood insurance policy takes effect**, so do not get caught applying for flood insurance immediately before a storm. Renters buy flood insurance for contents. For more information, call your local insurance agent or the NFIP at (800) 621-FEMA or visit [www.floodsmart.gov](http://www.floodsmart.gov). *Keep* your insurance policies, important papers and a list of personal property in a safe place, such as a safety deposit box. Inventory and photograph your home's contents. Know the name and location of the agent(s) who issued these policies.

Create a family emergency plan. Practice safe routes from your home with all family members and establish a safe place out of the floodplain to meet if you are separated. Make sure you know how to contact members of your family and have an emergency contact number for someone out of state who knows where you are in the event of an emergency. Remember to include your pets in your emergency plans. Shelters do not have staff or facilities to care for animals. Frightened pets may be injured or killed during severe storms. To look for pets after a storm, call the Dare County Animal Shelter at (252) 475-5620. You may want to offer your assistance to any elderly or disabled family member or neighbor that may be alone and may need your help during an emergency.

### During the Storm

The safety of you and your family is the most important consideration. Since floodwaters can rise very rapidly, be prepared to evacuate before the water level reaches your property. During the storm, the following tips may be helpful: Keep a battery-powered radio tuned to a local station and/or tune into Government Access Channel (Cable Channel 191 or WRSF 105.7 FM radio). Follow emergency instructions as they are given. If you are unable to evacuate, go to your safe room. If you do not have one, follow these guidelines. Stay indoors during a hurricane and away from windows and glass doors. Close all interior doors. Secure and brace external doors. Keep curtains and blinds closed. Do not be fooled if there is a lull—it could be the eye of the storm and winds will pick up again. Take refuge in a small interior room, closet, or hallway on the lowest level. Lie on the floor under a table or another sturdy object. Keep warm clothing, a flashlight and a portable radio with you. Then wait for help. Don't try to swim to safety. Rescue teams will look for you.

### If, and only if, time permits ... there are several precautionary steps that can be taken.

Turn off all utilities at the main power switch and close the main gas valve if evacuation appears necessary. Move valuable items to upper floors or higher elevations. Fill bathtubs, sinks, and jugs with clean water in case regular supplies are contaminated. You can sanitize these items by first rinsing in bleach. Board up windows or protect them with storm shutters to prevent flying glass. Bring outdoor possessions inside the house or tie them down securely. This includes lawn furniture, garbage cans, tools, and other movable objects that might be swept away or blown about. Stock your car with blankets, first aid kit, flashlights, dry clothing, and any special medication needed by your family. Park the car in an area safe from rising waters.

### Important things you DO NOT do during a Flood

When outside the house, remember: WATER DEPTHS DURING FLOODS ARE DECEPTIVE. **TURN AROUND, DON'T DROWN.** Try to avoid flooded areas, and **DO NOT** attempt to walk through flood waters that are more than knee deep. **DO NOT** drive where water is standing on the road. Parts of the road may already be washed out. If your car stalls in a flooded area, **DO NOT** remain in the car. Abandon it as soon as possible and seek higher ground. Flood waters can rise rapidly and sweep a car (and its occupants) away. Many deaths have resulted from attempts to move stalled vehicles. Avoid areas subject to sudden flooding. **DO NOT** try to cross a flowing stream where water is above your knees. You could be swept away by strong currents. **DO NOT** sightsee in flooded areas and **DO NOT** make unnecessary trips.