

## FLOOD INSURANCE RATE MAP DETERMINATIONS

Upon request, the City of Lexington Water Resources Department will provide you with information and FIRM Maps to verify whether property is located in special flood hazard areas. Contact us at 336-248-3930.

### FLOODPLAIN DEVELOPMENT PERMITS

All properties located in "Zone A" on the community's Flood Hazard Boundary Map or Flood Insurance Rate Map are subject to regulations. Before undertaking any development in "Zone A", a builder must secure a permit from the community. Development activities subject to these regulations are any manmade change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation, or drilling operations. The community may levy a fine and/or obtain a court order to have the owner correct the construction if built without a permit or if not built according to the approved plans.

### SUBSTANTIAL IMPROVEMENT REQUIREMENTS

**Substantial improvement** of any structure (residential, commercial, industrial, or non-residential) located in a special flood hazard area shall have the lowest floor, including basement, elevated to 2 feet above the level of the base flood elevation.

Substantial improvement shall mean any repair, reconstruction, or improvement of a structure, the cost of which equals or exceeds fifty percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures which have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either: (1) any project or improvement of a structure to correct existing violations of State or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are minimum necessary to assure safe living conditions or, (2) any alteration of a historic structure, provided that the alterations will not preclude the structure's continued designation as a historic structure. For more information concerning building permits

to repair structures within the floodplain, contact the Lexington Business and Community Development Office at (336) 248-3900.

### BUILD RESPONSIBLY

Use only licensed contractors & always obtain a permit before you build or alter property by contacting the City of Lexington Business and Community Development Office at 336-248-3900.

### 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. Report illegal dumping and other suspicious activities to the City of Lexington Water Resources Department at 336-248-3930 or the NC Department of Environmental Quality at 336-771-5000.

### NATURAL AND BENEFICIAL FUNCTIONS

Floodplain areas in Lexington that are in a relatively undisturbed state provide a wide range of benefits.

- **Natural flood & erosion control:** provides flood storage & conveyance and reduces flood velocity
- **Water quality:** filters nutrients and impurities from runoff
- **Groundwater recharge:** reduces frequency and duration of surface flow.
- **Biological resources:** supports high rate of plant growth, provides breeding and feeding grounds and enhances waterfowl habitat; and
- **Societal resources:** provides open space and aesthetic pleasures and provides opportunities for environmental research.

Help protect our community's drinking water sources and aid in preventing localized flooding by keeping our streams clean and unobstructed. Don't trash the river.

For floodplain maps or information about the National Flood Insurance Program, go online to:

<https://www.lexingtonnc.gov/city-services/public-utilities/water-resources/floodplain-information>



**City of Lexington**  
**Water Resources Department**  
28 West Center Street  
Lexington, NC 287292  
(336) 248-3930

"If your property is in or near  
A Special Flood Hazard Area"

**ARE YOU PREPARED?**

## FLOOD TIPS

For City of Lexington Citizens



### WEATHER AND FLOODS

North Carolina experiences hurricanes, tropical storms, and severe extra-tropical cyclones, usually referred to as "Northeasters".

The most serious threat of general flooding is during the hurricane season, June through November. Residents should tune in to TV and radio weather broadcasts and be alert to special local advisories.

The local Office of Emergency Management (OEM) maintains direct contact with the National Weather Service and National Hurricane Center, and relays updates of threatening weather to government, media, hospitals, and nursing homes. The OEM can override the local cable broadcast system to provide storm and flood watch and warning updates.

Law enforcement, fire and rescue have the capability to deliver flood warning messages in the unlikely event of a storm developing at night with no opportunity for prior warning to the public.

## BE PREPARED

Early flood and hurricane warnings provide time for people in threatened areas to prepare, and by doing so, to lessen their damages.

### Before the storm threatens...

- Find out if your home is located in a flood hazard area. The City of Lexington Water Resources Department can provide copies of Flood Insurance Rate Maps, which identify property subject to a 100-year storm frequency. Contact us at 336-248-3930.
- Contact an insurance agent and review your policy coverage to avoid disappointments later.  
**Take advantage of flood insurance.** Separate policies are needed for protecting your home against wind & flood damage, which people often don't realize until too late.
- Inventory your property. A complete inventory of personal property will help obtain insurance settlements and/or tax deductions for losses. Inventory checklists can be obtained from your insurance representative. Be sure to take pictures and list descriptions. Store these and other important papers in waterproof containers or in your safety-deposit box.
- In addition, you will be better prepared if you consider the following suggestions:
  - Purchase an NOAA weather radio and tune it to 162.400 or 162.500 MHz. Program your NWR to provide emergency weather alerts.
  - Stay informed of emergency preparedness by logging in to the Davidson County Emergency Management webpage regularly: <https://www.co.davidson.nc.us/195/Useful-Resources>.
  - Learn your children's school and/or day care center emergency plans.
  - Learn your work site's emergency plans.
  - Decide on and review an alternate location to meet if an emergency happens while your family is away from home & cannot return.
  - Know the location of the nearest shelter.
  - Post all emergency plans/phone numbers in a prominent place (at home and at work).
  - Learn your community's evacuation routes in case you must leave. This is especially important in low-lying areas where flooding could make roads impassable.
  - Learn first aid. Professional medical assistance may not be immediately available during a disaster.

### When a watch is issued...

- Keep your cell phone charged.
- Monitor storm reports on radio and television.
- If considering moving to a shelter, make arrangements for pets at boarding facilities.
- If evacuations have not already been recommended, consider leaving early to avoid long hours on limited evacuation routes.
- Check batteries and battery-powered equipment. It will be needed if utility services are interrupted.

### When a warning is issued...

- Keep your car fueled should evacuation be necessary. Service stations may be inoperable after the storm.
- Listen to local radio/television broadcasts for emergency instructions & install the **CodeRED** app on your cell phone to receive local emergency messages: <https://public.coderedweb.com/cne/en-US/BFFFE65DACB9>
- Follow the instructions of local government officials. If advised to evacuate, do so promptly.
- Keep phone lines open to notify local authorities of fires, flash floods, tornado sightings, injuries, or damage. Don't call authorities for information.
- **If and only if time permits...** there are several precautionary steps that can be taken:
  - Turn off utilities at the main power switch & close the main gas valve if evacuation appears necessary. Don't touch electrical equipment unless it is in a dry area.
  - Move valuable papers, furs, jewelry, clothing, and other contents to upper floors or higher elevations.
  - Fill pre-sanitized bathtubs, sinks and jugs with clean water in case regular supplies are contaminated.
  - Board up windows, protect them with storm shutters or tape to prevent flying glass.
  - Bring outdoor lawn furniture, trash cans, tools, signs, etc... inside the house, or tie them down securely.
- If you're caught in the house by suddenly rising waters, move to a second floor or the roof as needed. Take warm clothing, flashlights, a battery-operated radio and wait for help. Rescuers will be looking for you.
- If it is safe to evacuate by car, consider the following:
  - Stock the car with nonperishable foods, plastic containers of water, blankets, first aid kit, flashlights, dry clothing, and any special medication.
  - Do not drive where water is over the road. Parts of the road may already be washed out.
- If you go to a shelter:
  - Register every person in your group at the shelter.
  - Do not take pets, alcoholic beverages, or weapons of any kind to shelters. Service animals are allowed.
  - Carry along survival supplies: first aid kits, extra prescriptions, medic alert info, canned food, bottled water, warm clothing, folding chairs, eye glasses, hearing aids, blankets, sleeping bags, driver's licenses & identification, batteries, insurance policies & property inventory.
  - Stay until local officials authorize you to leave.

## FLOOD INSURANCE

If your home or business has been damaged by the flood, contact the insurance agent or broker who sold you your flood insurance policy immediately. The agency will submit a loss form to the National Flood Insurance Program (NFIP). This will assign an adjuster to inspect the property. That adjuster will call on you as soon as possible to inspect your property damage. Of course, the most serious damage will be handled first.

The City of Lexington is an active participant in the NFIP. Detailed flood insurance studies have been conducted for the City. Therefore, premiums for flood insurance for properties within the City of Lexington Limits are based on the likelihood of flooding as established by the Flood Insurance Rate Map.

### 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. Many of these homeowners feel they are trapped in a never ending cycle of flooding and repairing. The house is rarely the same, and its value usually declines.

Some have reduced their flood losses by taking temporary measures such as moving furniture and equipment to upper floors or to higher elevations. Others have held back rising waters by sandbagging or building temporary levees. More permanent approaches have also been used.

The Federal Insurance Administration has published a manual that describes various techniques that can be used to flood proof an existing building. **The Design Manual for Retrofitting Floodprone Residential Structures** presents a series of permanent retrofitting measures that can be incorporated into an existing house to reduce or eliminate the potential of future flooding. The measures covered include:

- Elevation of a structure
- Relocation of a structure
- Use of levees and floodwalls
- Sealing a structure
- Protection of utilities

This and other FEMA documents are free of charge by e-mailing [FEMA-Publications-Warehouse@fema.dhs.gov](mailto:FEMA-Publications-Warehouse@fema.dhs.gov), calling 1-800-480-2520, or mailing a request to **Federal Emergency Management Agency** POB 70274, Washington, D.C. 20024 Attn:Publications