

failure. Emergency measures include moving belongings upstairs and sandbagging.

### Drainage System Maintenance

Do not dump anything into the local waterways or drainage ditches. Doing so could cause unexpected flooding during normal thundershowers. Debris in ditches and streams obstructs the flow of water which can cause overflow into roads and into yards. Partial or complete filling in these ditches can reduce the flood flow capacity, which will also result in overflow into roads or onto private property. If your property is near a waterway or drainage ditch, please do your part and keep the banks clear of brush and debris.

### Floodplain Development Permit Requirements

Always check with Gaston County Department of Planning and Development Services, Land Use Division, before you build or alter your property in any way. All development in the floodplain, not just construction of buildings, requires a local permit. Illegal development can obstruct the floodplain and create an unsafe situation. For more information about these permits and to report illegal development, contact Land Us Services at (704)866-3075.

### Substantial Improvements

If your home or business is located in the floodplain, the National Flood Insurance Program requires that if the cost of reconstruction due to damage, rehabilitation, addition, or other improvements exceeds 50% of the building's market value, the building must meet the same requirements as a new building. The Gaston County Building Inspections Department maintains improvement information for the life of the building; therefore, it is important to contact the Chief Building Inspector at (704)866-3155 before you make any alterations to your home or business.

### Natural And Beneficial Functions

Gaston County is a beautiful place to live, and the small areas located within or near a floodplain are important assets. The undisturbed wetlands provide a wide range of benefits to the human and natural systems. Water quality is improved through the wetlands ability to filter nutrients and

impurities from runoff and process organic wastes. These areas provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitat, support a high rate of plant growth and maintain biodiversity and the integrity of the ecosystem. Floodplains provide green space for protection of streams from development and the forces of erosion.

### Flood Evacuation Procedure

Unusually heavy rains may cause "flash" floods. Small creeks, gullies, culverts, and low-lying ground flood quickly. In such situations, people are endangered without any warnings. Response actions involve the movement to higher ground BEFORE rising waters block evacuation routes.



*To learn more about flood insurance, visit:*  
[www.FloodSmart.gov](http://www.FloodSmart.gov)

*For National Flood Insurance Program information (specifically for lenders):*  
[www.fema.gov/business/nfip/infol.shtm](http://www.fema.gov/business/nfip/infol.shtm)

*A copy of the mandatory purchase flood insurance guidelines can be obtained by visiting:*  
[www.fema.gov/library/viewRecord.co?id=2954](http://www.fema.gov/library/viewRecord.co?id=2954)

*NC Floodplain Mapping Program:*  
[www.ncfloodmaps.com](http://www.ncfloodmaps.com)

*Gaston County Interactive GIS:*  
[www.gis.gastongov.com](http://www.gis.gastongov.com)

## GASTON COUNTY NORTH CAROLINA

# IMPORTANT FLOODPLAIN INFORMATION



Gaston County Department of  
Planning & Development Services  
128 W Main Avenue  
PO Box 1578  
Gastonia, NC 28053-1578

Phone: (704)866-3195  
Fax: (704)866-3908  
Website: [www.gastongov.com](http://www.gastongov.com)

# IMPORTANT

## What Realtors, Insurance Agents & Lender Professionals Need To Know

Gaston County and other local Governments in the County participate in the National Flood Insurance Program (NFIP), which is administered by the Federal Emergency management Agency (FEMA) Division of the US Department of Homeland Security (DHS).

The NFIP requires Communities that participate in its Flood Insurance Program adopt and enforce Flood Damage Prevention Regulations for the mitigation of future damages from flooding within the community. FEMA also requires that participating local governments adopt the current Flood Insurance Rate Maps (FIRMs) which are compiled by FEMA, to define flood prone areas so that development within these areas may be limited or controlled in order to lessen flood damage.

The benefits of participating in the NFIP include, but not limited to:

- \* Availability of flood insurance within the community
- \* Availability of certain Federal loans such as VA, FHA, SBA, etc. which would otherwise be denied
- \* Allows for certain federal grant funds within the community which otherwise would not be available



### Flood Hazard Areas

The 100-year floodplain is the area that has a 1 in 100 chance to flood in any year. Small floods have a greater chance of occurring in any year and can create a significant flood hazard to people and property close to waterways. Flash Floods can occur in the spring, summer and fall. Flood waters could rise very fast, creating a flood hazard that includes fast moving water, sometimes accompanied by logs and debris. Development is restricted within the 100-year floodplain. As a result, damage within the floodplain areas is seldom reported. However, citizens should be aware that localized flooding may occur where storm drains or channels become temporarily blocked. For that reason, citizens should be prepared to evacuate flood hazard areas.

### Flood Warnings

Warnings will be disseminated through local radio and television stations. FLOOD WATCH means that flash flooding is possible within the watch area. FLASH FLOOD WARNING means that flash flooding is imminent or has been reported in the warning area and evacuation is advisable.

### Flood Safety

To lessen the flood hazard: 1) know the flood warning procedure; 2) plan escape routes to high ground; 3) turn off the gas and electricity; 4) during time of heavy rainfall, monitor the level of water in the waterway (if possible). Stay tuned to radio or TV for possible flood warnings; 5) evacuate the flood hazard area in times of impending flood or when advised to do so by the police or fire department; 6) do not attempt to cross a flooded stream on foot or by car; 7) if your car stalls in high water, abandon it immediately and seek higher ground; 8) keep children away from flood waters, ditches, culverts, and storm drains; 9) be especially cautious at night.

### Flood Insurance

For many people, their home and its contents represent their greatest investment. Your homeowner's insurance policy will not cover losses due to flooding. Gaston County participates in the National Flood Insurance Program which makes flood insurance available for purchase to everyone. This is a government policy and the federal government writes the policy and sets the rates.

The County strongly urges you to buy flood insurance to protect yourself from devastating loss due to flooding. Flood insurance is available on buildings and personal property, and the contents of your home or business. The cost of the policy depends on your flood zone, elevation, and age of your home. Questions concerning flood zone locations should be directed to the Floodplain Administrator at (704)866-3909.

Renters living in a flood zone can also insure their possessions. More information about flood insurance can be obtained from your insurance agent. Just because your house has not flooded in the past does not mean that you are safe. In order to obtain financing to buy, build, or improve property located in identified flood hazard areas, flood insurance is required by law. This law applies to any mortgage, loan, grant or other funding directly financed by a Federal Agency (VA, FHA, EPA, etc.). Lending institutions insured or regulated by a federal agency may make conventional loans at their own discretion in identified flood hazard areas.

### Property Protection Measures

Retrofitting is an affordable way to protect your building from flood damage. This involves modifications to the building and HVAC such as elevating it so that floodwaters do not enter or reach damageable portions, constructing barriers between the building and floodwaters, and wet and dry flood proofing. Relocate the contents so that when floodwaters enter the building, there is little or no damage from sewer backup or sump pump