

# TOWN OF TARBORO

## FLOOD PROTECTION INFORMATION

March 2008

### **What causes flooding in Tarboro?**

There are two main sources of flooding in Tarboro: flash floods caused by storm drainage systems overwhelmed by intense rains and overbank flooding caused by the Tar River, Hendricks Creek, Holly Creek, or the East Tarboro Canal overflowing its banks.

Flash floods occur fairly often, as they are most frequently associated with severe thunderstorms and rain events, which quickly drop an extensive amount of water affecting small streams and storm drainage systems. The primary results of these flash-flooding events are flooding of roads, streams and low-lying areas.

Overbank flooding occurs during prolonged rain events, which drop extensive rain over the entire river basin. An example of this kind of event is the flooding which came from Hurricane Floyd in September 1999. The more than twenty inches of rain caused the Tar River and all of the tributaries to spill over their banks causing massive damage.

### **How can I protect myself during a flood?**

There are several actions residents of flood hazard area can take to decrease the potential of injury due to flooding.

1. Know the flood warning procedures.
2. Do not attempt to cross a flowing stream where water is above your knees.
3. Keep children away from flood waters, ditches, culverts, and storm drains.
4. If your vehicle stalls in high water abandon it immediately and seek higher ground.
5. Evacuate the flood hazard area in times of impending flood or when advised to do so by the police or fire department.
6. Cut off all electric circuits at the fuse panel or disconnect switches. If this is not possible turn off or disconnect all electrical appliances.

Shut off the water services and gas valves in your home.

### **Do I need to have Flood Insurance?**

STANDARD HOMEOWNERS INSURANCE POLICIES DO NOT COVER LOSSES DUE TO FLOODS. However, Tarboro is a participant in the National Flood Insurance Program, which makes it possible for Tarboro property owners to obtain federally backed flood insurance. This insurance is available to any owner of insurable property (a building or its contents) in Tarboro. Tenants may also insure their personal property against flood loss.

We urge persons who live or own property in flood hazard areas to purchase flood insurance to protect themselves from losses due to flooding. This insurance is required in certain instances, such as the purchase of a home with a federally backed mortgage. **DON'T WAIT! THERE IS A 30-DAY WAITING PERIOD BEFORE FLOOD INSURANCE TAKES EFFECT.**

### **How can I protect my property during flooding?**

While recent improvements in construction practices and regulations have helped to make new homes more resistant to the effects of flooding, there are still many existing homes that are susceptible to flood losses. Temporary measures for reducing losses may include such things as moving furniture and utilities to upper floors or higher elevations. However there are some permanent approaches that can be used to significantly reduce your chances for flood losses. The Federal Emergency Management Agency (FEMA) has several publications on ways of retrofitting existing buildings. These resources can be found by contacting the FEMA Distribution Center at 1-800-480-2520 or visiting

the FEMA website at [www.fema.gov](http://www.fema.gov). Some methods of retrofitting include elevation of the structure, relocation of a structure, sealing a structure, protection of utilities, installing flood vents and correcting drainage problems.

### **Why is the floodplain important?**

Floodplains are important to Tarboro in many ways. The water you drink comes from the Tar River. The stream corridors and floodplains are the last buffer before runoff reaches the river, and the streams and creeks that empty directly into the river. That's why it is important to keep the floodplain free from trash, debris and harmful contaminants that can find their way into our drinking water source. The floodplain also provides a habitat for wildlife and areas for recreation.

### **How do I know when a flood is coming?**

The Town of Tarboro works closely with the National Weather Service and Edgecombe County Emergency Services to obtain forecast information used to make flood predictions. The National Weather Service issues flood warnings when conditions are present for flooding. Stay tuned to local radio or WITN Channel 7 and WNCT Channel 9 for updates on conditions in Tarboro.

### **Do I need a permit to make improvements to my house in the floodplain?**

The Town of Tarboro has adopted regulations as a part of the Town's Unified Development Ordinance that regulates development in Special Flood Hazard Areas. A permit is required from the Building Inspection Department for any development activity that will take place in a designated floodplain. Development activities include construction of buildings, mining, dredging, filling, grading, paving, excavation or drilling operations. To apply for a permit or report illegal floodplain development, contact the

Building Inspection Department at (252) 641-4249.

Floodplain building additions, improvements, and repairs that equal or exceed 50% of the value of the existing building must meet the same construction requirements as a new building. Substantially improved or substantially damaged residential buildings must be elevated to three feet above the base flood elevation.

### **What can I do?**

The storm drainage system carries untreated stormwater runoff directly to rivers and creeks. Improper pouring of wastes into storm drains directly impacts our environment. Oil, paint, fertilizer and pesticides pollute the water, destroy plants, endanger wildlife and affect drinking water.

- Do not dump or throw anything into ditches or streams.
- Report spilling or illegal dumping of hazardous materials into the storm drainage system; contact the Public Works Department at (252) 641-4234.
- Always check with the Building Department before you build on, alter, regrade, or fill on your property.
- Be prepared by following the information given on these pages.

Water quality benefits from properly maintaining the storm drain system include:

1. Clean water in our rivers for drinking, wildlife, and recreation
2. Less maintenance is needed for storm drainage facilities that are free from sediment and trash.
3. Clean stream corridors provide a healthy habitat for wildlife and an attractive space in a neighborhood.