

Flood Tips and Information

Know Local Flood Hazards

The Town of Cape Carteret has more than 6 miles of waterfront shoreline along Bogue Sound, Deer Creek, and adjacent canals, and another 1.5 miles of waterfront shoreline along Pettiford Creek and adjacent canals. Flash flooding can occur when a large amount of rain falls in an area over a short period of time. Hurricanes, tropical storms, and thunderstorms can produce flash flooding. For more information, visit [Severe Weather 101 - Floods](#)

Cape Carteret property owners should be aware of how they may be impacted by flooding and what they can do to protect themselves, their families and their property from potential flood damage. The [Flooding in Carteret County brochure](#) provides helpful information regarding flood safety preparedness. For further information on floods and how you can protect yourself and your property, visit [Ready.gov](#).

Additional Flood Resources

- [Carteret County Emergency Operations Plan](#)
- [Ready NC: Prevent, Prepare, Respond, Recover](#)
- [Emergency Management Resources for Businesses](#)
- [Emergency Management Resources for Kids](#)
- [Evacuation Information- Carteret County](#)
- [Evacuation- Safety Tips and Other Considerations](#)
- [Natural Disasters and Severe Weather](#)
- [Floodsmart Community Resources](#)
- [How to Avoid Flood Damaged Cars](#)
- [ASPCA Emergency Planning - Protect Your Pet](#)
- [Red Cross Disaster Safety Checklist \(PDF\)](#)
- [FEMA Avoiding Hurricane Damage \(PDF\)](#)
- [Returning Home After a Disaster](#)
- [ABCs of Returning to Flooded Buildings- FEMA \(PDF\)](#)
- [Priorities for Cleanup & Repair \(PDF\)](#)
- [STEM Challenge for Kids - Building Flood Resistant Homes](#)
- [How to Protect Natural Floodplain Functions \(PDF\)](#)

- [National Wetlands Inventory](#)
- [Flood Gauge Status](#)

Insure Your Property

Homeowner's insurance does NOT cover losses due to flooding. The Town of Cape Carteret has participated in the National Flood Insurance Program (NFIP) since 1977. For properties located in the Town of Cape Carteret, flood insurance is available for almost any enclosed building and its contents.

Flood insurance is mandatory for all federally related financial assistance for loans to purchase, construct, repair or improve any building in Special Flood Hazard Areas. All lending agencies, real estate offices and title companies are aware of these Federal requirements. Ask your insurance agent about flood insurance coverage and be aware of the 30-day waiting period before flood policies become active. For more information, visit [Floodsmart.gov](https://www.floodsmart.gov)

Flood Insurance Resources

- [Answers to Questions about the NFIP \(National Flood Insurance Program\)](#)
- [Flood Insurance - Rate Explanation Guide \(PDF\)](#)
- [NFIP- Summary of Flood Insurance Coverage \(PDF\)](#)
- [NFIP Flood Insurance Manual April 2021 \(PDF\)](#)

Protect Your Property

Cape Carteret has many miles of estuarine shoreline and low-lying properties subject to flooding from rain events as well as extreme high tides, tropical storms and hurricanes. Various techniques can be used to floodproof existing structures and reduce or eliminate potential future flood damage. This floodproofing process is known as "retrofitting".

Retrofitting Resources

- [Homeowner's Guide to Retrofitting \(PDF\)](#)
- [Floodproofing Non-residential Buildings FEMA-P-936 \(PDF\)](#)
- [Reducing Flood Risk to Residential Buildings that Cannot be Elevated- FEMA-P-1037\(PDF\)](#)

Substantial Improvement Requirements

The National Flood Insurance Program requires that, if a building is damaged by any means (fire, wind, flood, etc.) and the cost of reconstruction, rehabilitation, addition or other improvements equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building.

In summary, the building must:

- Be elevated above the base flood elevation;
- Be adequately anchored to prevent flotation, collapse or lateral movement;
- Be constructed with material resistant to flood damage; and
- Be constructed with all utilities designed to prevent water from entering or accumulating within the components during flooding.

Substantial improvements such as these will likely require Zoning and Building Permits. Contact the Town of Cape Carteret and Carteret County Planning and Inspections to determine what permits will be required.

Substantial Improvement Resources

- [Answers to Questions About Substantially Improved/Substantially Damaged Buildings \(PDF\)](#)
- [Above the Flood: Elevating Your Floodprone House- FEMA-347 \(PDF\)](#)

New Construction

All new construction and most renovation projects require Town of Cape Carteret Zoning Permit and Carteret County Building Permits. Depending on the type and location of the project, various state permits may also be required. Always check with the local building inspector, a local engineer or land surveyor before purchasing a property to determine what regulations are in effect to include Special Flood Hazard Areas.

Finding your Flood Zone Resources

- [Carteret County GIS](#)
- [NC Flood Risk Information System](#)
- [NC Floodplain Management](#)

New Construction Resources

- [Using LIMWA to Build Resilient Coastal Communities \(PDF\)](#)
- [Protecting Building Utility Systems from Flood Damage- FEMA-P-348 \(PDF\)](#)
- [Home Builder's Guide to Coastal Construction- FEMA-P-499 \(PDF\)](#)
- [Protecting Manufactured Homes from Floods- FEMA-P-85 \(PDF\)](#)
- [Recommended Residential Construction in Coastal Areas- FEMA-P-550 \(PDF\)](#)