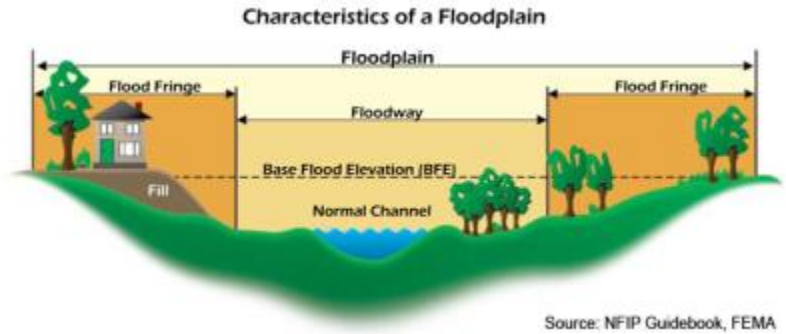


# Protect Your Property - Build Responsibly

## Protect Your Property

- **FEMA Homeowners Guide to Retrofitting**

The Federal Emergency Management Agency (FEMA) has prepared this guide specifically for homeowners who want to know how to protect their homes from flooding. As a homeowner, you need clear information about the options available to you and straightforward guidance that will help you make decisions. This guide gives you both, in a form designed for readers who have little or no experience with flood protection methods or building construction techniques.



- - **Pamlico Sound Regional Hazard Mitigation Plan** This document comprises a Regional Hazard Mitigation Plan for the Pamlico Sound Region. The planning area includes all incorporated municipalities and unincorporated areas in the region. The focus of this plan is on those hazards deemed “high” or “moderate” priority hazards for the planning area, as determined through the risk and vulnerability assessments. Lower priority hazards will continue to be evaluated but will not necessarily be prioritized for mitigation in the action plan. The Pamlico Sound Region followed the planning process prescribed by FEMA, and this plan was developed under the guidance of a HMPC comprised of representatives of County, City, and Town departments; citizens; and other stakeholders. The HMPC conducted a risk assessment that identified and profiled hazards that pose a risk to the planning area, assessed the planning area’s vulnerability to these hazards, and examined each participating jurisdiction’s capabilities in place to mitigate them. The hazards profiled in this plan include: Coastal Hazards (Erosion & Rip Current), Dam & Levee Failure, Drought, Earthquake, Extreme Heat, Flood, Hurricane & Tropical Storm, Severe Weather (Thunderstorm Wind, Lightning, & Hail), Severe Winter Storm, Tornado, Wildfire  
<http://www.pamlicohmp.com/assets/pdf/documents/Pamlico%20Regional%20HMP%20FE>
- **Watershed Restoration Plan** (Fact Sheet)
- **Watershed Restoration Plan** (Full Document)
- **Town of Beaufort Core Land Use Plan**
- **Tree & Landscaping Standards**

## Additional Resources:

**Property Protection.** The following are U.S. Army Corps of Engineers references on property protection.

- [Flood Proofing Technology in the Tug Fork Valley, 1994](#)
- [Flood Proofing: How to Evaluate Your Options, 1993](#)
- [A Flood Proofing Success Story, 1993](#)
- [Local Flood Proofing Programs, 2005](#)
- [Raising and Moving The Slab-On-Grade House, 1990](#)
- [Flood Proofing Techniques, Programs and References, 1996](#)
- [Flood Proofing Performance—Successes & Failures, 1998](#)

## **Financial Assistance Programs**

- FEMA grants: [www.fema.gov/hazard-mitigation-assistance](http://www.fema.gov/hazard-mitigation-assistance)
- Flood insurance: [www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)
- Increased Cost of Compliance: [www.fema.gov/national-flood-insurance-program-2/increased-cost-compliance-coverage](http://www.fema.gov/national-flood-insurance-program-2/increased-cost-compliance-coverage)
- SBA mitigation loans: [www.sba.gov/content/disaster-loan-program](http://www.sba.gov/content/disaster-loan-program)

## **Build Responsibly**

All floodplain development needs a local permit and must comply with floodplain development standards as outlined in the [Town of Beaufort Flood Damage Prevention Ordinance](#).

### **New Construction**

- Residential. The National Flood Insurance Program requires lowest floor of the lowest enclosed area, except for unfinished or flood-resistant enclosures used solely for parking of vehicles, building access, or storage
  - Freeboard – the bottom of the lowest horizontal structure of a residential building must be at least 1 foot above base flood elevation.
  - Elevation Certificates (EC)
    - “Based on Construction Drawings” EC is not required, but highly encouraged. At minimum, the floodplain permit application must clearly state the proposed lowest floor elevation.
    - “Building Under Construction” EC is required as soon as the lowest floor has been established.
    - “Finished Construction” EC is required prior to the issuance of a Certificate of Occupancy (CO).

- Must be completed by land surveyor licensed in North Carolina
- Non-Residential. The National Flood Insurance Program permits flood proofing of non-residential structures instead of elevating to or above base flood elevation.
  - Must meet the same standards as residential structures **OR**;
  - Must be flood proofed & certified by an engineer licensed in North Carolina
- Substantial Improvement & Substantial Damage
  - Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 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:
    - Any project for 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 the minimum necessary to assure safe living conditions or
    - Any alterations of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."
    - Structure Value is obtained through tax parcel cards. Structure Value determinations can be appealed with appraisal report from licensed appraiser and must clearly identify the value of the **structure**.

Please note, many areas in the Town of Beaufort and Beaufort's Extraterritorial Jurisdiction may also require a CAMA permit.

- **Coastal Area Management Act (CAMA).**

In 1974, the North Carolina General Assembly passed the Coastal Area Management Act (CAMA) which guides development in areas that border the North Carolina's sounds and oceanfront. The General Assembly directed the Coastal Resources Commission (CRC) to implement clear regulations that minimize the burden on the applicant. The Division of Coastal Management (DCM), under the authority of the CRC, is responsible for enforcing those regulations, as well as processing CAMA Major Permits and CAMA General Permits.

### **CAMA Minor Permit Program**

The CAMA Minor Permit Program is administered in the Town of Beaufort through the Planning and Inspections Department.

CAMA Minor Permits are generally required for all development within the designated Areas of Environmental Concern (AEC). The following questions can help determine whether a CAMA Minor Permit is required:

- Is the proposed project considered development?

General Statute 113A-103(5)(a), states: "Development means any activity in a duly designated Area of Environmental concern involving, requiring, or consisting of the construction or enlargement of a structure; excavation; dredging; filling; dumping; removal of clay, silt, gravel, or minerals; bulkheading; driving of pilings; clearing or alteration of land as an adjunct of construction; alteration or removal of sand dunes; alteration of the shore, bank, or bottom of the Atlantic Ocean or any sound, bay, river, creek, stream, lake, or canal."

- Is the proposed development in an Area of Environmental Concern (AEC)?

Estuarine Shoreline AECs are those non-ocean shorelines extending from normal high water (NHW) or normal water level (NWL) along the estuarine waters, estuaries, sounds, bays, fresh and brackish waters, and public trust areas as set forth in an agreement adopted by the Wildlife Resources Commission and the Department of Environment and Natural Resources for a distance of 75 feet landward.

- Does the proposed project constitute major or minor development?

Minor permits are processed through the Planning and Inspections Department; however, Major Permits must be processed through the Division of Coastal Management Office located at 400 Commerce Avenue, Morehead City, NC 28557.

## **CAMA Major Permits**

A Major Permit is required when a project meets the following criteria:

- Occupies 20 acres of AEC
- Has a structure(s) in excess of 60,000 square feet of ground area on a single parcel of land in an AEC.
- Requires licensing, approval, certification, or authorization from the North Carolina Environmental Management Commission, the North Carolina Department of Human Resources, the North Carolina Department of Environment and Natural Resources, the North Carolina Department of Administration, the North Carolina Mining Commission, the North Carolina Pesticides Board, the North Carolina Sedimentation Control Board, or any Federal agency or authority.
- **Additional Information.** For more information about the CAMA Minor Permit Process, to determine if a CAMA Permit is required for your project, or to obtain a CAMA Minor Permit Application, please contact the local CAMA office and ask to speak with a CAMA Local Permit Officer (LPO) at (252) 808-2808.

**Report illegal floodplain development by calling the Town of Beaufort Inspections office at (252) 728-2142.**