

# WATERWAYS

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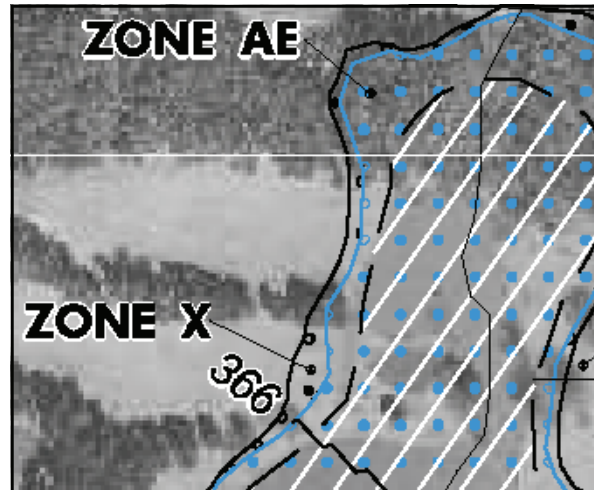
July/August 2006

*WATERWAYS* is a semi-annual newsletter to inform Durham residents about various elements of Durham's stormwater management program. Public Education, Stormwater Infrastructure (drainage and flooding), and Water Quality are the three main areas in the Stormwater Services Division.

## Durham Adopts Updated Flood Insurance Rate Maps

On May 2, 2006 the Federal Emergency Management Agency (FEMA) issued new Flood Insurance Rate Maps (FIRMs) for the City and County of Durham, North Carolina. This task was accomplished through the efforts of the North Carolina Floodplain Mapping Program, part of the State's Cooperative Technical State affiliation with FEMA to modernize the flood maps.

The new FIRMs include better detail and provide a more accurate delineation of the FEMA regulated floodplain than the maps issued by FEMA in 1996. The new floodplain maps include aerial photographs and color shading making it easier to locate property and quickly access its flood risk. Also, the mapping update was performed using a Geographic Information System (GIS) to provide the floodplain data in a digital format.



*Zones AE and X on a flood map represent Special Flood Hazard Areas inundated by the 100-year flood and the 500-year flood, respectively.*

### New Floodplain Protection Standards

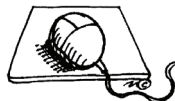
In conjunction with the release of the updated Flood Insurance Rate Maps (FIRMs), the City and County of Durham were required to update their Flood Damage Protection Ordinances to meet current State and Federal National Flood Insurance Program (NFIP) regulations. Doing so allows the City and County to continue as participating communities in the NFIP and makes federally backed flood insurance available to all homeowners, renters, and business owners in these communities.

Rather than continuing to have separate Flood Damage Protection Ordinances, the City and County incorporated the updated floodplain protection standards into the Unified Development Ordinance (UDO) Article 8 on

*(Continued on next page)*

### Where can I access the maps?

**View the maps online:**  
[www.ncfloodmaps.com](http://www.ncfloodmaps.com)



**View paper copies:**  
Durham City Hall, 3rd floor, Public Works Department

**Purchase the maps:**  
[www.msc.fema.gov](http://www.msc.fema.gov)  
Or call 1-800-358-9616

Additionally, the floodplain mapping soon will be available on the City's web site at [www.durhamnc.gov](http://www.durhamnc.gov) through the "Interactive Maps of Durham, NC" link.

### Goals of Floodplain Protection Standards

Preserve and maintain the natural floodplain in order to:

- Maintain flood storage capacity,
- Control Stormwater,
- Improve water quality,
- Conserve plant and wildlife habitat,
- Promote public health, safety and welfare, and
- Minimize losses due to flooding.

Environmental Standards. The UDO requirements can be viewed online at [www.durhamnc.gov/departments/planning/udo/](http://www.durhamnc.gov/departments/planning/udo/). Floodplain protection standards apply to construction activities that occur in the regulatory flood hazard area. The regulatory flood hazard area is determined by conducting engineering studies to analyze the amount of flooding that would occur from the one percent annual chance flood. The one percent annual chance flood refers to a rain event that has a one percent chance of being equaled or exceeded in any given year. The FIRMs show the location of the regulatory flood hazard area (commonly referred to as FEMA floodplain) for the major streams in the community.

### Flood Insurance

**Homeowners or renters insurance policies do not cover flooding!** Only flood insurance covers damages caused by floods. Almost every type of walled and roofed building may

be insured. This includes commercial buildings, single family homes, condominiums, manufactured (i.e., mobile) homes that are anchored to permanent foundations and are regulated by a community, etc. Contents of these buildings also may be insured for damages caused by flooding.

### Properties shown outside the FEMA floodplain also may be subject to flooding.

Properties located in low areas or near drainage ditches or intermittent streams may experience flooding. Also, properties could flood due to storms larger than the one percent annual chance event, like Hurricane Floyd or Katrina. Because the City and County participate in the NFIP, federally-backed flood insurance can be purchased by property owners and renters in our communities. All new flood insurance policies have a standard 30-day waiting period from the date of purchase before the policy goes into effect.

**Nationally, one-third of flood loss claims are from property outside the FEMA floodplain.**

If your property is in the one percent annual chance floodplain you may need an Elevation Certificate to obtain a flood insurance policy. The property owner will need to retain the services of a Professional Land Surveyor licensed in the State of North Carolina to obtain an Elevation Certificate.

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### Summer Water Quality Tips

**Have bored kids?** Arrange a storm drain sticker project in your neighborhood. To schedule, call Laura Smith at 560-4326, ext. 235.

**Washing the car?** Be sure to wash your car over the grass where the dirty, soapy water can soak in. Or, take your car to a commercial wash that treats the wastewater.

**Walking the dog?** Remember to pick up after your pet to prevent the spread of disease and to protect water quality.



Stormwater Services - 919-560-4326  
<http://www.durhamnc.gov/departments/works/stormwater.cfm>  
Design/Plan Review - Drainage/Flooding Concerns - Floodplain Information  
Stormwater Public Education - Surface Water Quality

