

RESIDENTIAL CONSTRUCTION – COASTAL A ZONE

PLANNING & DEVELOPMENT DEPARTMENT



Floodplain Development Regulation Summary

The purpose of regulating development in flood-prone areas, also known as flood zones, is to prevent the loss of life and property, and the disruption of commerce and services. These regulations are found in the Onslow County Flood Damage Prevention Ordinance. By regulating floodplain development, the risk of loss is greatly reduced, and allows homeowners to obtain flood insurance through the National Flood Insurance Program (NFIP). As a visualization aide, Special Flood Hazard Areas can be viewed online as a Map Layer with GoMaps, the County's Public GIS tool at <https://maps.onslowcountync.gov/> or at the NC FRIS website.

Floodplain Development Permit

A Floodplain Development Permit (FDP) shall be required if any part of the home or other structure is proposed within a Special Flood Hazard Area. If a Coastal Area Management Act (CAMA) Permit is required, it must be obtained and attached to the Building Permit Application. The Flood Development Permit will be issued in conjunction with a Building Permit. Prior to issuance, the applicant will receive an email containing the draft Flood Development Permit. The draft permit must be returned signed and with all applicable sections initialed.

Certifications

Elevation Certificates (EC): Three different Elevation Certificates will need to be produced by a surveyor and submitted to the Floodplain Administrator.

- Construction Drawings EC – To be submitted with the Building Permit Application
- Under Construction EC – To be submitted within seven (7) days of establishing the first floor
- Finished Construction EC – To be submitted prior to scheduling compliance inspections

Engineered Opening Certification: When Engineered openings (Flood vents such as Smart Vents) are proposed for enclosed spaces below the Regulatory Flood Protection Elevation (RFPE), the ICC-ES Evaluation Report must be incorporated into the Finished Construction EC.

V-Zone Certification: Required prior to issuance of a Floodplain Development permit within coastal high hazard areas. A registered professional engineer or architect shall certify that the design, specifications, and plans for construction are in compliance with VE Flood Zone standards.

Nonconversion Agreement: The agreement states that the owner (or subsequent owners) will not convert or alter enclosed spaces below Regulatory Flood Protection Elevation (RFPE) that have been constructed and approved. A copy of the recorded agreement must be submitted prior to the issuance of a Certificate of Occupancy.

Building Standards

These standards are typical when building a home within a Coastal A (CAZ) Flood Zone, but additional standards may apply based on your specific plan and scope of work:

Site Work

- Minor grading and small quantities of nonstructural fill may be permitted for landscaping and drainage purposes. Structural fill is NOT permitted in the Coastal A Zone.

Elevation

- The Regulatory Flood Protection Elevation (RFPE) which is Base Flood Elevation plus an additional 2 feet shall be measured from the bottom of the lowest structural horizontal member of the lowest floor.
- All livable space must be at or above RFPE.
- Construction below RFPE shall utilize flood-resistant materials.
- All new electrical, heating, ventilation, plumbing, air conditioning equipment, and other service equipment shall be located at or above the RFPE.
 - These include, but are not limited to, HVAC equipment, water softener units, bath/kitchen fixtures, ductwork, electric/gas meter panels/boxes, utility/cable boxes, water heaters, and electric outlets/switches.
 - These components shall not be mounted on or extend through breakaway walls.

Enclosed Spaces

- Enclosed spaces below the RFPE must not be designed for human habitation but shall only be used for vehicle parking, building access, and/or limited storage of maintenance equipment.
 - Walls for enclosed spaces below RFPE must be made of breakaway construction.
 - Breakaway walls used in CAZs must have flood openings that allow for the automatic entry and exit of floodwaters to minimize damage caused by hydrostatic loads.

Finished Site Work

- Concrete pads, driveways, decks, and the like shall be structurally independent of the house foundation, and have the following standards:
 - Shall not be reinforced (i.e. welded wire fabric, rebar, etc.);
 - Thickness shall not exceed four (4) inches; and
 - Shall be frangible, installed in small segments, or scored in 4 feet x 4 feet maximum segments.

Flood Insurance

- Since Onslow County is a NFIP participating community, property owners are eligible for federally subsidized insurance.
- While property owners with federally backed mortgages are required to have flood insurance, all property owners are encouraged to have it if their homes are within the regulated floodplain.

This document is designed to provide a brief summary of the process and requirements associated with floodplain development. Please see the Onslow County Flood Damage Prevention Ordinance (available on the county website at onslowcountync.gov) for more detailed information. The Floodplain Administrator may also be contacted with questions or concerns.