# Climate change, flood hazards, and risk in North Carolina

## Kathie Dello, PhD Director, North Carolina State Climate Office

Antonia Sebastian, PhD Assistant Professor, UNC Chapel Hill

Carolinas Collaborative on Climate, Health, and Equity (C3HE), the Carolinas NOAA RISA team







## Research

Original projects to address North Carolina's climate challenges



## Extension and Education

Climate knowledge and support to all 100 counties



## Monitoring

Understanding North Carolina's Environment

## OUR THREE MISSION AREAS

Get to know North Carolina's State Climate Office



### Take-home message

Large future climate changes for North Carolina if our current reliance on fossil fuels for energy continues

- →Temperatures outside of historical envelope
- →Disruptive sea level rise
- →Increases in intensity and frequency of extreme rainfall
- →More intense hurricanes
- →Higher absolute humidity levels







Kunkel et al. 2020

# North Carolina has warmed about 1°F in the recent past



# Only 1 year in past 20 has been below the 20<sup>th</sup> century average



## Small increase in daytime temps



# Warming trend dominated by nighttime temperatures



Powered by ZingChart

## No overall trend; but 2018 & 2020 top-two wettest years on record



## **Extreme precip increasing in NC**



Analysis by Corey Davis

# Largest increases in extreme precip are in the fall



Analysis by Corey Davis



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# Haywood floods of 2021 worse than '04

## Haywood flooding described as the worst ever witnessed

By Vicki Hyatt vhyatt@themountaineer.com Aug 20, 2021 🔍 0





## The magnitude of the 100-year flood is also increasing statewide



Brannum & Sebastian, *in prep.* 



## The 100-year floodplain is the primary marker of risk and an important planning tool, but it is poorly understood by the public.

The area with >1% chance of being inundated by a **river** or **coastal flood** in any given year.





It is <u>not</u> the area that will only flood once in 100 years. In fact, a home in a floodplain has a **26% chance of flooding** during a 30-year mortgage.

### The floodplain also doesn't represent flooding from other hazards.



Storm Sewer or Groundwater **Surcharge** 



## In fact, nationwide, 28% of historical flood damage has occurred outside of mapped floodplains.





Fraction of Claims Outside of FEMA SFHA

Brannum & Sebastian, *in prep.* 



Brannum & Sebastian, *in prep.* 

### But insured flood damage is a small fraction of the total loss.



\$1.7B Residential Flood Loss after Hurricane Florence



- The NFIP provides a <u>first line of defense</u> for property owners, mortgage lenders and local government
- While property owners carry the brunt of the risk, uninsured losses (incl. property value losses) can **cascade** through the financial system, threatening local/state government and mortgage lenders
- The distribution of risk varies greatly by community:

Thomson et al. in prep.

## Despite what we know, development inside of floodplain areas far exceeds the rate of mitigation across the State of North Carolina



Hino et al. *in prep.* 

### North Carolina will continue to warm



#### What does the future hold?

- Increases in extreme precipitation and sea level rise, coupled with urban development will increase the hazard magnitude
- Poor development decisions and aging infrastructure will increase exposure and vulnerability leading to higher flood risk...

Projected Changes in Annual Number of Extreme Precipitation Events

Days with Precipitation ≥ 3 Inches

(a) Higher Scenario (RCP8.5), 2021–2040



## Take homes

- Large future changes for NC's climate
- Flood risk in the Carolinas is significant, and a warming climate with more extreme events exacerbates our risk
- The magnitude of the 100-year flood is increasing
- Flood damage often occurs outside the mapped FEMA floodplain
- Uninsured flood damages can cascade through a community

## Thank you!

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- climate.ncsu.edu
- carolinasc3he.org (under construction)



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