

**Property Protection Measures**

Every year, flooding causes more property damage in the United States than any other type of natural disaster. While recent improvements in construction practices and regulations have made new homes less prone to flood damage, there are a significant number of existing homes that continue to be susceptible to repetitive flood losses. Repetitive flood losses can make owning property near a body of water less enjoyable and can even decrease property values. Southern Shores is fortunate in that we currently do not have any repetitive loss properties.

If your structure is non-compliant with the Base Flood Elevation plus the Town's two foot freeboard, consider elevating your structure if possible. Freeboard is a factor of safety above the flood level. "Freeboard" tends to compensate for the many unknown factors that could contribute to flood and floodway conditions, such as wave action, bridge openings and the hydrological effect of urbanization of the floodplain. To determine compliance of a structure, copies of elevation certificates for most existing structures are also available at the Planning and Code Enforcement Department.

Brochures discussing flood proofing, retrofitting, and other mitigation measures are available at Southern Shores Town Hall or at any of the Dare County Public Libraries. For information on retrofitting your structure or to obtain a copy of the elevation certificate for your structure, contact the Planning and Code Enforcement Department at Town Hall at (252) 261-2394.

**Protect Natural Floodplain Functions**

The canals and swales within the Town of Southern Shores function as a flood drainage system as well as providing recreational uses. As a drainage system, it must be kept clear. Dumping in these areas is prohibited and considered a violation pursuant to Town Code Section 26-14(b). The trees along the banks must be maintained and clear of the canals. Report violations of either of these situations to the Town immediately at (252) 261-2394. Likewise, any development that takes place bordering the oceanfront, soundfront and canals is controlled by Town ordinances and CAMA regulations.

Wetlands play a critical role in reducing flood damage by storing stormwater when it surges and releasing it slowly over time. Wetlands are invaluable in keeping water clean by acting as filters for pollutants, silt, and sediment. Fish, birds, and wildlife depend upon wetlands for food, nesting grounds, migratory stops, and shelter. Wetlands are also valuable to our economy, as they support commercial fisheries and tourist-based wildlife watching.

The Town of Southern Shores' floodplain areas are a very valuable resource to the environmental, aesthetic, and economic well being of the Town. It is important that these natural areas thrive. These areas provide recreational uses, a habitat for wildlife, filter run off and other pollutants, and dissipate wave forces. The Town strives to balance responsible development and these fragile environments.

The use of elevated beach access walkways is encouraged in order to help minimize damage to existing dunes systems, sea oaks, and other beach plants.

**Your Property is located in  
or near a Floodplain  
Important Flood  
Information Enclosed**



Town of Southern Shores  
5375 N. Virginia Dare Tr.  
Southern Shores, NC 27949



**COMMUNITY  
OUTREACH PROJECT**



*The Town of Southern Shores was incorporated in 1979. The area encompassed by the town was a real estate development of the Kitty Hawk Land Company. The town is four miles long, north to south, and approximately one mile wide and has an area of 4.2 square miles. Special Flood Hazard Areas (SFHA) are designated by the Federal Emergency Management Agency (FEMA) and delineated on the Flood Insurance Rate Maps (FIRM).*

A property is considered in the SFHA if it is located in the AE or VE flood zones. If any part of the main structure touches the flood zone, the entire structure is considered in the flood zone. The Town of Southern Shores will provide information concerning FIRM map determination or any other information related to the National Flood Insurance Program (NFIP) and The Community Rating System (CRS) by contacting the Planning and Code Enforcement Department at Town Hall at (252) 261-2394. You can locate your property and find your flood zone by using the online FEMA Flood Map Service Center <https://msc.fema.gov/portal> and North Carolina Floodplain Mapping Program [www.ncfloodmaps.com](http://www.ncfloodmaps.com) You can also visit the Dare County website [www.darenc.com](http://www.darenc.com) to conduct a GIS property search.

**The Local Flood Hazard**

The Town of Southern Shores is bordered by the Atlantic Ocean and the Currituck Sound. The greatest flood threats in Southern Shores come from hurricanes, winter storms (nor'easters) and seasonal high tides. Severe nor'easters normally occur during the winter and early spring months. Unlike a hurricane which may pass over a location in a portion of a day, a nor'easter may last for several days. Nor'easters exert force on the water surface with consistent high winds. These continuous winds build seas and intensify wave action, contributing to beach erosion. Strong nor'easters can even generate storm surges, similar to storm surges associated with hurricanes. The storm surges from nor'easters generally recede after one or two tides, but may last up to four or five high tides.

The chances of hurricanes and tropical storms are most dominant from June 1 through November 30. An approaching hurricane or tropical storm may cause a potential hazard with rising sea levels, wind driven waves, and strong currents. This makes our Town extremely susceptible to flooding. However, storm surge represents the hurricane's deadliest effect. The wave action associated with storm surge can be much more damaging than high sea levels.

**The Flood Warning System**

Information about impending dangerous conditions and evacuations are broadcast to the public via radio, television, local emergency agencies, and NOAA weather radio. Southern Shores participates in the Dare County storm warning system. The primary FM radio stations used to disseminate information are WRSF 105.7, WNHW 92.5, WVOD 99.1 and WCSL 104.1. Several local TV stations also broadcast crucial information such as WTKR 3, WITN 7, WAVY 10, WVEC 13 and WSKY 4. The Government Channel information is located at <https://www.darenc.com/GovChannel>. The Dare County website, [www.darenc.com](http://www.darenc.com) is another valuable resource. In the event of a storm, a link to that website will be posted on the Town's website at [www.southernshores-nc.gov](http://www.southernshores-nc.gov). Suggested evacuation routes are also available at the Dare County website or in the local phone book information pages.

**Flood Safety**

If a hurricane warning is issued, know where you are going and leave early and in daylight. Depending upon the severity of the storm, citizens may be asked to evacuate. Remember there are no emergency shelters in Dare County. Before leaving, lock and board up windows and doors. Turn off electricity at the main breaker terminal and gas at the outside source, only if you know how. Lightweight or easily damaged items should be moved to the highest location possible, secured and covered with plastic. Be sure to secure outdoor furniture, potted plants, and any other unsecured objects. These items could become projectiles in the event of high winds.

If you stay at home or evacuate, have an emergency kit packed with the following items: portable radio, flashlight, batteries, blankets, extra clothing, baby products, non-perishable food, manual can opener, medicines, toilet articles, and important papers/valuables. Always stay away from doors and windows and remain inside during the brief calm throughout the passage of the storm. This is just the eye of the hurricane going by.

**Flood Insurance**

Properties located within the corporate limits of the Town that are subject to federally supported mortgages are required to be protected with flood insurance. Owners of properties free of encumbrances should also strongly consider having this valuable protection, it is important to know that a standard homeowner's policy does not cover flood losses. Property owners considering flood insurance should consult their local insurance agent or broker for details and qualification requirements, coverage, and cost. For more information visit [www.floodsmart.gov](http://www.floodsmart.gov). Properties in SFHA of the Town of Southern Shores presently qualify for a 15% reduction in their insurance rates because the Town currently has a Class 7 rating with the Community Rating System (CRS) Program.

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## Reduce Your Risk Reduce Your Premium

A primary way to reduce or avoid future flood losses is to raise your building above the Base Flood Elevation (BFE). You could reduce your flood insurance premium by 85 percent or more — and save thousands of dollars over the life of your home or business. It is important to understand the long-term costs and benefits when considering your options for repairing, rebuilding, or relocating.

### Insurance Considerations:

- How elevating your home or business can help reduce your rates
- Future premium increases for all homes and businesses
- Options for insuring your building and its contents
- Changes in rates for secondary homes
- Other circumstances that could increase your rates

### Building Considerations:

- Meeting building code requirements and current best practices
- Revised Flood Insurance Rate Maps and advisory flood risk products
- Hazard mitigation grant programs
- Other grant programs and loans to help rebuild or acquire your home or business
- On-site visits can be scheduled with the Planning and Code Enforcement Department to identify property protection measures

**Base Flood Elevation (BFE)** — The elevation shown on the Flood Insurance Rate Map (FIRM) for high-risk flood zones (“AE” and “VE zones”) indicates the water surface elevation resulting from a flood that has a 1 percent chance of equaling or exceeding that level in any given year.

## Manage Your Future Risk

If your home or business was damaged or destroyed by a flood, you face major decisions about your property. Do you repair? Do you rebuild? Do you relocate? The decisions you make now can help provide a safer, stronger future for you and your family. If you decide to repair or rebuild, here are some points to consider:

- The risk you faced yesterday might not be the same risk you face today or in the future.
- By rebuilding higher, you can reduce — or perhaps avoid — future flood loss and reduce the impact on your finances.
- The financial consequences of not having flood insurance coverage could be devastating if another flood occurs.

## Flood Preparation and Safety....THE RISK IS REAL

### Be Prepared Before A Flood

Floods can happen anytime and anywhere and they can happen fast. The risk of flooding from a Hurricane is expected.

- If you don't have a flood insurance policy, contact your insurance agent today.
- Keep your flood insurance policy and agent's information on hand in the event you need to file a claim.
- Copy important documents—store originals in a secure place outside the home, such as a bank safe deposit box.
- Take photos of your possessions (furniture, antiques, etc). Store copies with your other important documents.

### Have An Emergency Plan

Emergency plans are a critical component of flood preparation:

- Give your emergency contact information to your insurance agent, employer, and family.
- Put aside an emergency kit with a flashlight, a battery-powered or handcrank radio, additional batteries, candles, and waterproof matches.
- Keep a minimum 3-day supply of nonperishable food and bottled water on hand.
- Visit [www.Ready.gov](http://www.Ready.gov) for more information.

### Be Prepared During a Flood

If you are affected by a flood, here are things you can do to stay safe:

- Heed instructions from Local Officials and Dare County Emergency Management [www.darenc.com](http://www.darenc.com) Monitor potential flood hazards on NOAA Weather Radio All Hazards or on the Internet at [www.NOAAwatch.gov](http://www.NOAAwatch.gov)
- Don't walk through a flooded area. Just 6 inches of moving water can knock you off your feet.
- Don't drive through a flooded area. A car can be carried away by just 2 feet of water.
- Keep away from downed power lines and avoid other electrical wires.

### What To Do After A Flood

If you experience a flood, here are some steps to take once the waters have receded:

- Check for structural damage before entering your home. If you suspect damage to water, gas, electric, or sewage lines, contact authorities.
- Remove wet contents like carpeting, furniture, and bedding immediately but keep swatches for the adjuster. Mold can develop within 24 to 48 hours. Use dehumidifiers and air-conditioners to dry out the building.
- Photograph and list all damaged or lost items including their age and value where possible. Take photos of water in the house. Adjusters need evidence of the damage to prepare your estimate.
- Plan before you repair. Contact the Planning and Code Enforcement Department to get information on local building requirements.

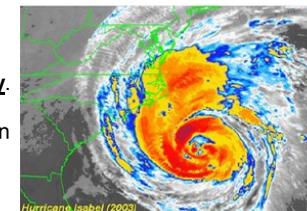


### Resources for More Information

#### Town of Southern Shores

5375 N. Virginia Dare Trail  
Southern Shores, NC 27949  
Phone 252-261-2394 / Fax 252-255-0876  
[info@southernshores-nc.gov](mailto:info@southernshores-nc.gov)  
[www.southernshores-nc.gov](http://www.southernshores-nc.gov)

- **Before you build, consult with the Planning and Code Enforcement Department to obtain local flood regulations, building code and permit requirements, Flood Insurance Rate Maps and CAMA Erosion Rate Maps for your home or building.**
- Federal Emergency Management Agency (FEMA) Homepage [www.fema.gov](http://www.fema.gov)
- To learn how to build safer and stronger and potentially decrease your flood insurance premiums: [www.fema.gov/building-science](http://www.fema.gov/building-science)
- To ask questions and get information about flood insurance, call the National Flood Insurance Program Help Center at **1-800-427-4661**.
- To see if you are eligible for Hazard Mitigation grants and loans, contact the Planning and Code Enforcement Dept.
- [www.ncfloodmaps.com](http://www.ncfloodmaps.com) On this interactive site, property owners can locate and view their property in relation to identified flood zones in Southern Shores.
- [www.FloodSmart.gov](http://www.FloodSmart.gov) This site provides step by step guidelines for determining your flood risk, understanding the National Flood Insurance Program, and finding an insurance agent to assist you in determining the level of flood insurance needed for your property.
- To keep current as FEMA implements changes to the NFIP based on recent legislation, visit [www.fema.gov/flood-insurance-reform](http://www.fema.gov/flood-insurance-reform)
- Dare County Emergency Management—[www.darenc.com/EmgyMgmt](http://www.darenc.com/EmgyMgmt)
- Dare County Emergency Management urges residents, visitors and property owners on the Outer Banks of North Carolina to become familiar with hurricane evacuation and re-entry procedures before the need arises. Watch the **You Tube** video [Hurricane Preparedness on the Outer Banks—Dare County](#). This video gives an overview of evacuation and re-entry procedures.



## Get Protected..... You Can't Afford To Wait

- Consider mitigating your home: There are some simple steps you can take to reduce the impact of flood water on your home and your belongings. For more information about flood mitigation options, visit [www.FLASH.org](http://www.FLASH.org).
- Visit Flood Smart.gov or call 1-800-427-2419 to learn more about hurricane-related flood risks, safety precautions and flood insurance policy options.
- Contact your insurance agent to discuss purchasing flood insurance. If you are already covered by flood insurance review your flood policy with your agent to make sure you are adequately insured. Purchasing flood insurance may NOT be available when a threatening storm is approaching .

