

Flood Insurance—The Town currently has a Class 6 rating with the Community Rating System (CRS) Program. Properties located in the floodplain presently qualify for a 20% reduction in their insurance rates while properties outside of the floodplain may receive a 10% reduction.

Flood damage is not covered by regular homeowners or business insurance. You need a separate flood insurance policy.

- Everyone is eligible to buy flood insurance, even for property outside of the regulated floodplain.
- Your mortgage lender may require that you have flood insurance but that policy usually covers only the building.
- You should get a separate flood insurance policy for your belongings such as furniture, clothing and electronics.
- Renters should buy flood insurance for their contents.
- After a typical flood, it costs more to replace damaged belongings than to repair damaged buildings.
- There is a 30-day waiting period before a flood insurance policy takes effect.
- Flood insurance rates are set nationwide and do not differ from company to company, or agent to agent.
- To find a flood insurance agent or estimate your premiums, call the National Flood Insurance Program at 1-888-379-9531 or go to www.floodsmart.gov

Manage Your Future Risk—If your home or business is 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.

What to ask your insurance agent—A separate flood policy is needed since a homeowners policy does not cover flood damages. Flood Insurance policies are different in many ways from other types of insurance policies so be sure to educate yourself on the coverage limitations, what is insured and not insured, and how the claims process works.

Dwelling Coverage Limits up to: \$250,000 on structures and \$100,000 on contents

Commercial Coverage Limits: \$500,000 on structures and \$200,000 on contents

Mandatory purchase requirements may apply if you will be securing a federally-backed mortgage. Building coverage and content coverages are different and have different deductible levels. **Even if your property is not located in a flood zone, you may still be at risk. Flood insurance policies can be purchased for properties located in an X zone.** A preferred risk policy is a lowcost policy for structures located in X zones.

Properties outside of mapped flood zones account for 25% of flood claims annually

See inside for details.....

- ⇒ Important news for property owners in or near the regulated floodplain
- ⇒ Record rainfall and hurricanes raise floodplain concerns
- ⇒ Protect what matters!



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



Floodplain News

SUMMER 2017

You are receiving this newsletter because your property is in or near an area that is prone to flooding. Flooding is a natural occurrence during or after a storm event or heavy rain. Flooding can be dangerous and deadly. This annual newsletter is to help you understand the risks and responsibilities of living within or near a mapped, regulated floodplain.

Special Flood Hazard Areas (SFHA) are designated by the Federal Emergency Management Agency (FEMA) and delineated on the Flood Insurance Rate Maps (FIRM).

Flood Facts

- ⇒ **Flooding causes more property damage in Dare County than any other type of natural disaster.**
- ⇒ **Flooding can happen anywhere, even outside of mapped floodplains.**
- ⇒ **Your property's flood history is not always an indicator of future flood risk.**
- ⇒ **Rules for development such as new construction, additions, renovations and repairs are more restrictive in the regulated floodplain.**

2016 Rainfall and Storm Events

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.

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.

In October 2016, Hurricane Matthew caused widespread flooding and damage across several states on the east coast. The rainfall, not ocean or soundside storm surge, generated flooding within areas of Southern Shores that generally does not experience flooding from storms.

During heavy and prolonged rain, stormwater is forced into creeks, ponds, canals and low lying areas which often exceed their banks and rush into floodplains. Unfortunately, for those who have homes and other buildings in an affected area, the results can be catastrophic.

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.

Construction in a floodplain—The substantial improvement rule applies to structures in the regulated floodplain which do not comply with the current floodplain regulations. There are limits on how much money you can spend to renovate or repair your home or business. 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 flooding conditions, such as wave action, rainfall and the hydrological effect of urbanization of the floodplain.

To assist you in determining compliance of a structure, copies of elevation certificates for most existing structures are 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.

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 ocean-front, soundfront and canals is regulated by Town ordinances and CAMA regulations.

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 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.

What to ask your realtor

Before making any purchase of real estate, educate yourself on the responsibilities of owning property on the Outer Banks. Disclosure of flood hazards by your realtor is mandatory in North Carolina.

Contact Town Staff:

Inquire with Planning and Code Enforcement staff about their knowledge of the property and the history of flooding in the neighborhood and to assist you with questions you may have about other hazards or regulations that may apply.

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 **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 **darenc.com** Monitor potential flood hazards on NOAA Weather Radio All Hazards or on the Internet at **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 flooding, here are some steps to take once the waters have receded:

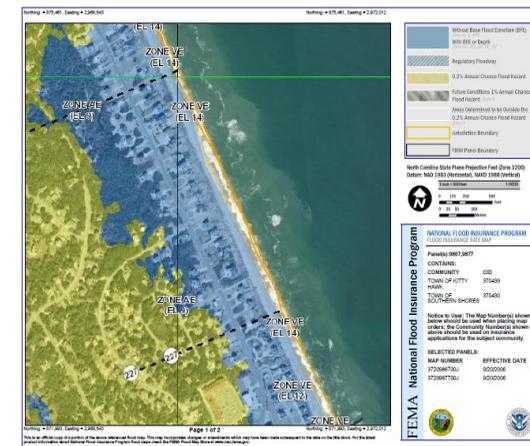
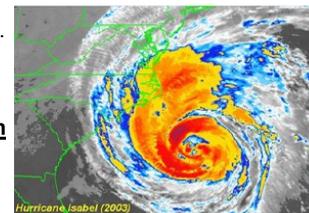
- Check for structural damage before entering your home. If you suspect damage to water, gas, electric, or sewage lines, contact authorities.
- Remove wet contents like carpeting, furniture and bedding immediately but keep swatches for the adjuster. Mold can develop within 24 to 48 hours. Use dehumidifiers 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.



FEMA

**Town of Southern Shores
Planning and Code Enforcement**
5375 N. Virginia Dare Trail
Southern Shores, NC 27949
Phone 252-261-2394 ext 4 / Fax 252-255-0876
www.southernshores-nc.gov

- Before you build, consult with the Planning and Code Enforcement Department to obtain: local and federal flood regulations including Flood Insurance Rate Maps, CAMA regulations, building code, zoning regulations and other necessary permit requirements.
- To access the Town's Flood Damage Prevention information, go to <http://southernshores-nc.gov/fema-federal-emergency-management-agency/>
- Federal Emergency Management Agency (FEMA) Homepage **fema.gov**
- To learn how to build safer and stronger and potentially decrease your flood insurance premiums: **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.
- **fris.nc.gov/fris/** On this interactive site property owners can locate and view their property in relation to identified flood zones in Southern Shores.
- **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 **fema.gov/flood-insurance-reform**
- Dare County Emergency Management **darenc.com/departments/emergency-management**
- 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. For an overview of procedures watch the **You Tube** video on **Hurricane Evacuation and Re-Entry**



New Preliminary Flood Maps Released

June 30, 2016

In August 2000, the State of North Carolina established the North Carolina Floodplain Mapping Program (NCFMP), with a mandate to update the floodplain maps for all counties within the State of North Carolina. To formalize this effort, the State of North Carolina entered into a Cooperating Technical State (CTS) agreement with the Federal Emergency Management Agency (FEMA). With this designation, North Carolina was given primary responsibility and ownership of the Flood Insurance Study (FIS) and Flood Insurance Rate Maps (FIRMs) for all North Carolina communities by the National Flood Insurance Program (NFIP).

The current FIRMs for Dare County, and the Town of Southern Shores, are dated September 20, 2006 (see above map).

The County and the Town of Southern Shores received new preliminary FIRMs on June 30, 2016.

The link to view the preliminary FIRMs, a tutorial video, information on the appeal and adoption process, and additional information can be found on the Town's website at southernshores-nc.gov/fema-federal-emergency-management-agency/. Information can also be found on the Town Facebook page and in publications of the Town Newsletter.

Planning and Code Enforcement staff is available to assist you with any questions you may have by visiting our office or contacting us by calling 252-261-2394 ext 4.