Property Protection Measures

Every year, flooding causes more property damage in the United State 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 don't have any repetitive properties at the moment.

If the floor level of your property is lower than the Base Flood Elevation or BFE 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.

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. Some temporary measures include moving furniture and other valuables to higher areas and sandbagging. For information on retrofitting your structure contact the Planning and Code Enforcement Department at Town Hall at (252) 261-2394.

Substantial Improvements

"Substantial Improvement" means any combination of repairs, reconstruction, rehabilitation, addition, or other improvement of a structure, taking place during any one-year period for which the cost equals or exceeds 50 percent of the market value of the structure before the start of construction of the improvement. This term includes structures which have incurred "substantial damage", regardless of the actual repair work performed. If the structure is within a Special Flood Hazard Area and it exceeds 50 percent to do the work, then the entire structure must be made to comply with the current flood standards

Drainage System Maintenance

The canals and ditches 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. 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.

Natural and Beneficial Functions of Floodplains

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 of Southern Shores strives to balance responsible development and these fragile environments.

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

Presorted
Standard
U.S. Postage
Paid
Richmond, VA
Permit No. 1630

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. Over 56% of the properties in Southern Shores are located in a Special Flood Hazard Area (SFHA) as 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 zone. The map, on the reverse side, should help you determine if your property is in a SFHA. 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.

The Local Flood Hazard

The Town of Southern Shores is on a barrier island 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,

June 2014 OUTREACH PROJECT

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 Channel 20, WTKR 3, WITN 7, WAVY 10 and WSKY 4. The Dare County website, www.darenc.com, is another valuable resource. In the event of a storm, a link to that website will be posted on the Town website at 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

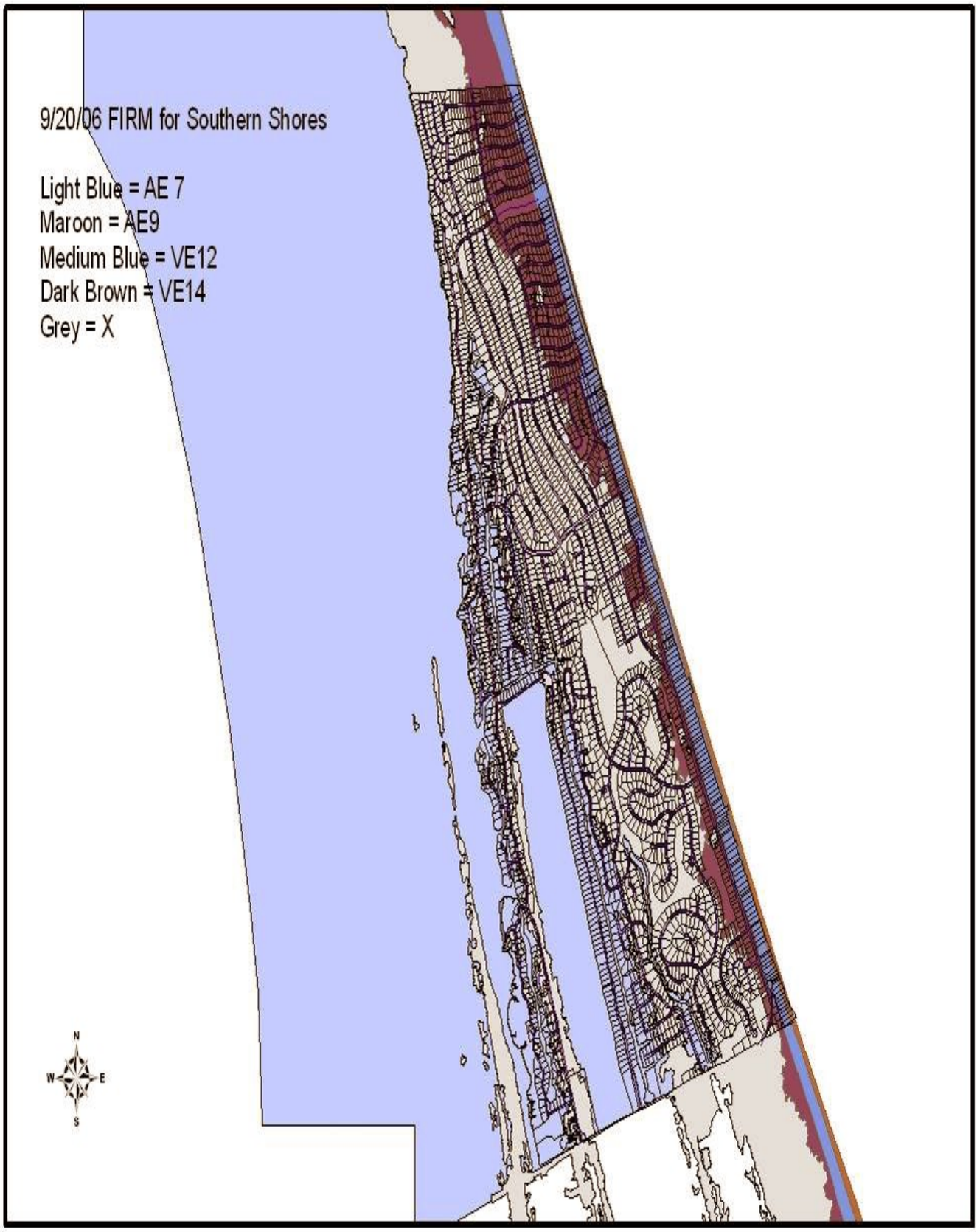
If a hurricane warning is issued, know where you are going and leave early and in daylight. Depending upon the severity of the storm, citizens may be asked to evacuate. Remember there are no emergency shelters in Dare County. Before leaving, lock and board up windows and doors. Turn off electricity at 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 have to go to a shelter, 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 during 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. Properties in SFHA of the Town of Southern Shores currently 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.

Town of Southern Shores
FLOOD INSURANCE RATE MAP (FIRM)



You can locate your property by using the online State Floodplain Mapping Program at www.ncfloodmaps.com. NC Floodmaps is a free service provided by the State with the most up to date floodplain mapping information.
You can also use the link to GIS information at www.southernshores-nc.gov which will take you to the Dare County website which you can use to find your property and find your flood zone.
If you have further questions about the base flood elevation (BFE) or other flood related questions, including retrofitting, please call the Planning and Code Enforcement Department at (252) 261-2394. For further information on the NFIP program, please visit the NFIP website at www.floodsmart.gov. Copies of elevation certificates for some existing structures are also available at the Planning and Code Enforcement Department.