

## **Procedures and Impacts after a community receives New Preliminary Flood Insurance Rate Maps**

After a community receives new preliminary flood insurance rate maps, which show new or revised special flood hazard areas, a [90-day appeal period](#) is required. During the appeal period, community officials and property owners may submit formal objections to information shown on the preliminary FIRM maps or the accompanying preliminary Flood Insurance Study (FIS) Report. As of June 30, 2016, the appeal period for Dare County has not been set. Following the appeal period, a six month compliance period is also required, which allows the Town to update its flood damage prevention ordinance and notify property owners directly of map changes. Note that these maps will not be effective until they are formally adopted, which could be between 18-24 months from the date they are released (June 30, 2016). The current maps, effective September 2006, will be used for flood insurance and regulatory purposes until the new maps are adopted.

The Town will provide a notice to the public when the appeal period is set to begin. The Town will hold a public meeting in the near future to view the maps, learn about the map changes, and answer questions. Refer to this website or stay tuned to the Town's normal media outlets (Newsletter and Facebook page) to find out about the date for this meeting.

The preliminary flood maps show a significant decrease in the number of Southern Shores properties located in special flood hazard areas, as well as decreases in base flood elevations for many areas of the town. If your property is no longer mapped in a special flood hazard area, it does not necessarily mean the property is not subject to flooding. It is still important to purchase flood insurance as more than 20 percent of all flood insurance claims through the [National Flood Insurance Program](#) occur on properties that are not located in a special flood hazard area.

FEMA Fact Sheets regarding the appeal and comment process, changes in flood insurance, storm surge methodology, coastal regulations, and other various information are available on the town's website [www.southernshores-nc.gov](http://www.southernshores-nc.gov) or by visiting the Planning and Code Enforcement office.