



Town of Southern Shores

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2024 ANNUAL COMMUNITY OUTREACH

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.

As part of the NFIP, the Community Rating System (CRS) encourages communities to do more than meet the minimum requirements set forth by the flood program. The incentive is to adjust (discount) flood insurance premiums. The Department of Homeland Security, Federal Emergency Management Agency (FEMA), gave notification on April 1, 2022, that the Town of Southern Shores will retain its current rating as a class 6 in the National Flood Insurance Program (NFIP) Community Rating System (CRS).

https://www.southernshores-nc.gov/sites/default/files/fileattachments/planning/page/2398/2021_crs_final_determination_letter.pdf

Floodplain management activities implemented by our community qualifies property owners to receive a **20 percent discount** in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas (SFHA) on or after April 1, 2022. This increase is based on a field verification of the town's five-year cycle CRS application. Please note: Preferred Risk Policies, applicable in X Zones, on the town's community's NFIP Flood Insurance Rate Map are not eligible for the CRS discount. However, with the current Class 6 rating, the standard rated flood insurance policies in X Zones are limited to a CRS **discount of 10 percent**.

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 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 cleared 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, sound front and canals is regulated by Town ordinances and CAMA regulations.

INSURE YOUR INVESTMENT.

Flood insurance is one of the best tools to protect your property from flood risks. Insure your property with a flood insurance policy. Property owners in special flood hazard areas are required to purchase flood insurance if they have a mortgage from a federally regulated or insured lender. A separate flood policy is needed since your homeowners insurance policy does not cover flood damages. Coverage may be purchased for buildings and contents or for just contents. Only a flood insurance policy reimburses for flood damages.

Most policies require a 30-day waiting period. So don't delay, talk to an agent today.

FLOOD INSURANCE: KNOW THE FACTS

- Coverage Limits
 - Residential - Up to \$250,000 for building and up to \$100,000 for contents
 - Commercial - Up to \$500,000 for building and up to \$500,000 for contents
- Separate policies for building and contents coverage
- Separate deductibles for building and contents. A higher deductible will result in lower premiums.
- Providing a copy of your elevation certificate to your insurance agent may result in lower premiums.
- All local governments in Dare and Currituck County participate in the Community Rating System (CRS) which results in discounts on your flood insurance premium.

The distance of a structure to a water body or flooding source can impact your Flood Insurance Risk Rating.

Prepare, Protect, Insure.



STORM SURGE

Storm Surge is the abnormal rise of water generated by a storm over and above the normal tide. Storm surge can occur year-round. The storm surge pole provides a way to visualize how high water could rise above the ground. The colors are the same as those used on National Weather Service Potential Storm Surge Flooding Maps, which forecast how high surge may rise above the ground. Weather.gov/mhx/HTIStormSurge



Prepare, Protect, Insure.



PREPARE your plan.
PROTECT your property.
INSURE your investment.



PREPARE YOUR PLAN.



Floods can happen anywhere.

- Don't wait until a storm is approaching to prepare.
- Know the hazards that may affect your property and mitigate the risks.
- Prepare an emergency plan for you and your family.
- Keep important documents in a secure, waterproof box. Make digital copies of the documents and give to a family member. Take photos of your household contents and valuables.
- Assemble a storm kit that contains flashlights, batteries, first-aid supplies, cash and medications, non-perishable foods and water.

 **FLOODS** are the **#1 natural disaster in the United States.**



- Protect your home with flood insurance – call your insurance agent today and discuss a flood insurance policy. Protect your investment for today and for future generations.
- Sign up for emergency alerts from OBX Alerts at OBXAlerts.com
- Evacuate when advised to do so by local officials. Know the evacuation routes you should take.



Wetlands dissipate wave energy and reduce erosion.

PROTECT YOUR PROPERTY.

Whether you live full-time on the Outer Banks or own a second home here, protecting your property is essential.

- Build responsibly.
- Elevate your home to mitigate flood damages. This includes elevating your HVAC unit and any other outside mechanical equipment.
- Use flood vents in storage areas to relieve pressure from rising flood waters on the walls of the structure.
- Secure LP tanks with straps or tie-downs to prevent flotation.
- Protect natural floodplain functions by preserving wetland areas, marshes, and natural drainage patterns. These areas help dissipate wave energy and reduce erosion.
- Keep streams and ditches free of debris. Clogged drainage ditches prevent the flow of stormwater and result in flooding.
- Protect oceanfront dunes that serve as natural barriers to tidal overwash. Use designated access points to access the beach to avoid damage to the dune system and vegetation.



Don't Risk It. INSURE IT.

FLOOD INSURANCE: What You Need to Know.

- Know the hazards that may affect your property – properties outside of flood zones can flood also. One in four flood claims occur in low risk X zones.
- Heavy rainfall amounts can flood structures located in low-risk or X-zone properties. Even if your property has not flooded in the past, each storm is different and may have different impacts. Take steps today to protect your property. Don't take a chance that your property will not be impacted by flooding because a flood map classifies it as a Shaded X or X zone.
- Call your local government office to learn about hazards may affect your property and how you can mitigate their effects by making your property more resilient to flood risks.
- If you don't have an agent already, visit FloodSmart.gov to learn more about flood insurance and to find an agent in the community.

Business owners and renters can also purchase flood insurance policies.



1 Inch = **\$25,000**
WATER DAMAGE = **IN PROPERTY DAMAGE**
(2,000 Square Foot Home On Average)