

Town of Southern Shores - Floodplain Management Plan

2024 Annual Progress Report

The National Flood Insurance Program (NFIP) provides federally backed flood insurance; however, to be covered by flood insurance, a community must adopt and enforce a floodplain management ordinance to regulate development in flood hazard areas to ensure that such development will not aggravate flooding conditions and that new buildings will be protected from flood damage.

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 November 4, 2021, that the Town of Southern Shores remained a Class 6 in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The 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 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 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**.

The Southern Shores Floodplain Management Plan was developed in order to limit life and property losses due to major flood. The Town experiences hurricanes, tropical storms, and winter storms (nor'easters) and periodic high rainfall levels. Nor'easters are less intense than hurricanes but occur more frequently and cover larger areas. Storms that progress up the Pamlico, Albemarle and Currituck Sounds may create a storm surge that floods most canal front portions of Southern Shores. Besides flood damage to structures, ocean water breaching the dune system has the potential of flooding NC Hwy 12 (Ocean Boulevard and Duck Road), impeding traffic and preventing residents and visitors from using the highway for egress. Damage to the dune system will require repairing and rebuilding at a significant cost.

Southern Shores has elected to implement specific activities and procedures and receives CRS credits for them. The following is a progress report on those current activities and procedures:

- Keeping residents informed of the potential for flooding that the Town could experience from storms and heavy rainfalls is accomplished with outreach mailings and by including articles in the Town newsletter and on the website. Emergency procedures and information are distributed by the Dare County Emergency Management Department on the County website and local government cable channel.
- Through the Town's mailings and public service announcements, homeowners are encouraged to purchase flood insurance. As an annual Community Outreach Project – a newsletter and brochure "Prepare, Protect, Insure", which includes various flood data, is mailed to all property owners within the Town and posted on the Town's website. Flooding is a natural occurrence during or after a storm event or heavy rain. The annual community outreach is intended to help in educating property owners to be prepared and have insurance.

- Southern Shores continues to require elevation certificates for all new development, substantially improved structures and applicable remodel and/or additions to structures located within a SFHA and X zones (in some cases). The certificates are required during different levels of construction to ensure that the structure is elevated out of the floodplain and meets all NFIP requirements. In addition, that information is retained in a hard copy and digital format that is submitted along with the annual CRS recertification report. Copies of elevation certificates for most properties may be obtained from the Town's Planning and Code Enforcement Department or on the Town's website.
- Flood Insurance Rate Maps (FIRMs) information is available upon request. FIRMs are displayed at Town Hall – current maps, as well as previous maps. Also available are flood determination letters and assistance to homeowners who disagree with their particular map determination and wish to apply for a map amendment.
- The Planning and Code Enforcement Department maintains a thorough library which includes: Maps, brochures, flood proofing, retrofitting, flood insurance requirements, coastal construction manuals and other flood/emergency preparedness resource materials. Dare County Libraries also continue to maintain flood protection materials for the public's view.
- A map of the Town is displayed in the Planning and Code Enforcement Department at Town Hall. The map includes an overlay of the effective flood zones, street names, property addresses and waterways (ocean-sound-pond-canals). The map has been especially helpful in explaining NFIP and CAMA regulations, the flood zones, zoning and building requirements, and the Town's flood damage prevention ordinance, freeboard, and the Town's 8 ft. Local Elevation Standard that applies in X zones. The elevation of structures above the minimum base flood elevation results in lower flood insurance premiums for stakeholders within the Town.
- The Town continues to regulate and monitor all development regardless of the location of the flood zone as it relates to specific properties. The Planning and Code Enforcement Department is responsible for zoning enforcement, local permitting for CAMA, and plan reviews for residential and commercial development.
- Additionally, the Floodplain Administrator is responsible for enforcing the Town's Flood Damage Prevention Ordinance with the following purpose and objectives.

Purpose:

Promote public health, safety, and general welfare and to minimize public and private losses due to flood conditions within flood prone areas by provisions designed to:

Restrict or prohibit uses that are dangerous to health, safety, and property due to water or erosion hazards or that result in damaging increases in erosion, flood heights or velocities;

Require that uses vulnerable to floods, including facilities that serve such uses, be protected against flood damage at the time of initial construction;

Control the alteration of natural floodplains, stream channels, and natural protective barriers, which are involved in the accommodation of floodwaters;

Control filling, grading, dredging, and all other development that may increase erosion or flood damage; and

Prevent or regulate the construction of flood barriers that will unnaturally divert floodwaters or which may increase flood hazards to other lands.

Objectives:

Protect human life, safety, and health;

Minimize expenditure of public money for costly flood control projects;

Minimize the need for rescue and relief efforts associated with flooding and generally undertaken at the expense of the general public;

Minimize prolonged business losses and interruptions;

Minimize damage to public facilities and utilities (i.e., water and gas mains, electric, telephone, cable and sewer lines, streets, and bridges) that are located in flood prone areas;

Help maintain a stable tax base by providing for the sound use and development of flood prone areas; and

Ensure that potential buyers are aware of FEMA and local regulations, as well as historical flooding information, for properties located in or near a special flood hazard area.

Minimize damage to private and public property due to flooding;

Make flood insurance available to the community through the National Flood Insurance Program;

Maintain the natural and beneficial functions of floodplains;

Mitigate flood risks in all areas of the Town by implementing local elevation standards for all special flood hazards areas and shaded X and X zones.