

FAQs on Preliminary Flood Insurance Rate Maps (FIRMs) for Southern Shores

How can I view the new preliminary flood maps?

<http://fris.nc.gov/fris/> is the website for viewing the preliminary maps. There is a video posted on the Southern Shores webpage demonstrating use of the FRIS site and how to access its information and print reports for your property. www.southernshores-nc.gov

How will I know if the flood zone for my property has changed?

You can check the effective flood map and the preliminary map at the website address listed in Question#1. The website has the ability to depict the effective maps and then the preliminary map. Or you can contact the Southern Shores Planning and Code Enforcement Department at 252-261-2394 ext 4 and the Planning staff will assist you with identification of the flood zone for your property.

How can I get additional information about the map update process?

Community meetings with State and Southern Shores officials will be held during which property owners and citizens can ask questions and provide comments on the preliminary maps. The times and dates of these meetings will be posted on this website once they are determined later this fall.

When will the preliminary FIRMs be effective?

Typically, the map update process takes 18 to 24 months to complete once the preliminary maps are released. Certain procedures must be completed steps before the preliminary maps can be finalized -- this includes a 90-day appeal period for the maps and a 6-month compliance period in which local governments must adopt the new maps and update their local flood damage prevention ordinances. The process is established by federal law and managed by FEMA in cooperation with the NC Floodplain Mapping Program. For more information on the FIRM process review FEMA publication http://www.fema.gov/media-library-data/20130726-1903-25045-4716/fema_495.pdf

Can I use the Base Flood Elevation (BFE) on the new preliminary map to construct my new home?

Until the new maps are adopted, Southern Shores is required by FEMA to use the base flood elevations established on the effective FIRMs dated September 20, 2006 for new construction and substantial improvements. Because the information contained on the preliminary maps can be appealed to FEMA and may change as a result of the appeals process, the effective maps will be used for regulatory purposes when approving construction permits. Southern Shores

will check the preliminary maps when reviewing construction permit applications and advise property owners about any proposed changes on the preliminary maps. However, the elevations on the 2006 effective FIRMs will continue to be used until such time as new updated maps are adopted by Dare County.

What flood zones are on the new maps?

AE—zone that corresponds to the 1% annual chance floodplains, base flood elevations established, flood insurance required if associated with federally-insured mortgage.

AO-zone that corresponds to the areas of 1% annual chance shallow flooding (usually sheet flow on sloping terrain) where average depths of 1 and 3, flood insurance required if associated with federally-insured mortgage.

AH – zone that corresponds to the areas of 1% annual chance shallow flooding (usually ponding) where average depths are between 1 and 3 feet, base flood elevations established, flood insurance required if associated with federally-insured mortgage.

VE- zone that corresponds to the 12% annual chance coastal floodplains that have additional hazards associated with storm waves, base flood elevations established, flood insurance required if associated with federally-insured mortgage.

X – zone that corresponds to areas outside the 0.2% annual chance floodplain, areas within the 0.2% annual chance floodplain, and to areas of 1% annual chance flooding where average depths are less than 1 foot, no base flood elevations established, no flood insurance required.

Will the preliminary FIRMs affect my flood insurance rate?

The preliminary FIRMs will not immediately affect flood insurance rates. Only the effective FIRM which has been officially adopted by Dare County and its municipalities can be used to rate flood insurance policies.

Why are the FIRMs for Dare County changing?

Flood risks change over time and mapping technologies have also improved for the mapping of coastal flood hazards. The North Carolina Floodplain Mapping Program is a cooperating partner with FEMA and received permission from FEMA to update and revise the flood maps for North Carolina, including Dare County.

What if I don't agree with the designation of my property on the preliminary maps?

FEMA provides a 90-day appeal period during which the Town of Southern Shores and property owners can submit scientific or technical information if they believe the flood hazard determinations are scientifically or technically incorrect. Supporting data submitted in an appeal must be certified by a NC licensed surveyor or engineer.

Where can I get a copy of an elevation certificate for my home or business?

Check with the Southern Shores Planning and Code Enforcement Department. Depending on the date of construction of your home or business, Southern Shores may have a copy of an elevation certificate on file for your property. However, the elevation certificate may be an older certificate based on previous versions of the flood maps and may not be up-to-date. If you have flood insurance, your insurance agent may also have a copy on file.

How do the new flood maps affect previously approved Letters of Map Amendments (LOMAs) and Letters of Map Revisions (LOMRs)?

Southern Shores will receive a summary of map actions listing all LOMAs and LOMRs issued since the last effective FIRM September 20, 2006 and how each LOMA or LOMR will be affected by the preliminary FIRM. Possible actions include: Incorporated (new maps incorporates the LOMA or LOMR), Superseded (if flood hazard was restudied and ground elevation is below new BFE) or Revalidated (if LOMA or LOMR is unaffected by map revision but is too small to show on new FIRM).