

**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 designated Base Flood Elevation plus the Town's freeboard and/or Local Elevation Standard (LES) of 8ft, which is the Regulatory Flood Protection Elevation (RFPE), 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.

**Local Elevation Standard** means a locally adopted elevation level used as the RFPE in Shaded X and Unshaded zones or used in conjunction with the BFE and freeboard standard to mitigate flood hazards in the AE, AO, AH, VE zones, as depicted on the FIRMs for Southern Shores.

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 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 regulated by Town ordinances and CAMA regulations.

See inside for details.....

- ⇒ **NEW FLOOD MAPS & REGULATIONS**
- ⇒ Important news for property owners in or near the regulated floodplain
- ⇒ Record rainfall and hurricanes raise floodplain concerns
- ⇒ Protect what matters!



Town of Southern Shores  
5375 N. Virginia Dare Trail  
Southern Shores, NC 27949



## Floodplain News

SUMMER 2020

**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, 2017, that the Town of Southern Shores increased to a Class 6 in the National Flood Insurance Program (NFIP) Community Rating System (CRS).

[www.southernshores-nc.gov/wp-content/uploads/2014/09/2017-CRS-Final-Determination-Letter.pdf](http://www.southernshores-nc.gov/wp-content/uploads/2014/09/2017-CRS-Final-Determination-Letter.pdf)

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 May 1, 2017. 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**.

### Rainfall and Storm Events

The Town of Southern Shores is 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.

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.

In October 2016, Hurricane Matthew caused widespread flooding and damage across several states on the east coast. The rainfall, not ocean or soundside storm surge, generated flooding within areas of Southern Shores that generally does not experience flooding from storms.

During heavy and prolonged rain, stormwater is forced into creeks, ponds, canals and low lying areas which often exceed their banks and rush into floodplains. Unfortunately, for those who have homes and other buildings in an affected area, the results can be catastrophic.

**Flood Insurance**—The Town currently has a Class 6 rating with the Community Rating System (CRS) Program. Properties located in the floodplain presently qualify for a 20% reduction in their insurance rates while properties outside of the floodplain may receive a 10% reduction.

Flood damage is not covered by regular homeowners or business insurance. You need a separate flood insurance policy.

- Everyone is eligible to buy flood insurance, even for property outside of the regulated floodplain.
- Your mortgage lender may require that you have flood insurance but that policy usually covers only the building.
- You should get a separate flood insurance policy for your belongings such as furniture, clothing and electronics.
- Renters should buy flood insurance for their contents.
- After a typical flood, it costs more to replace damaged belongings than to repair damaged buildings.
- There is a 30-day waiting period before a flood insurance policy takes effect.
- Flood insurance rates are set nationwide and do not differ from company to company, or agent to agent.
- To find a flood insurance agent or estimate your premiums, call the National Flood Insurance Program at 1-888-379-9531 or go to [www.floodsmart.gov](http://www.floodsmart.gov)

**Manage Your Future Risk**—If your home or business is damaged or destroyed by a flood, you may face major decisions about your property.

Do you repair? Do you rebuild? Do you relocate? The decisions you make **NOW** can help provide a safer, stronger future for you and your family. If you decide to repair or rebuild, here are some points to consider:

- The risk you faced yesterday might not be the same risk you face today or in the future.
- By rebuilding higher, you can reduce — or perhaps avoid — future flood loss and reduce the impact on your finances.
- The financial consequences of not having flood insurance coverage could be devastating if another flood occurs.

**What to ask your insurance agent**—A separate flood policy is needed since a homeowners policy does not cover flood damages. Flood Insurance policies are different in many ways from other types of insurance policies so be sure to educate yourself on the coverage limitations, what is insured and not insured, and how the claims process works.

**Dwelling Coverage Limits up to: \$250,000 on structures and \$100,000 on contents**

**Commercial Coverage Limits: \$500,000 on structures and \$200,000 on contents**

Mandatory purchase requirements may apply if you will be securing a federally-backed mortgage. Building coverage and content coverages are different and have different deductible levels. Even if your property is not located in a flood zone, you may still be at risk. Flood insurance policies can be purchased for properties located in an X zone. A preferred risk policy is a low cost policy for structures located in X zones.

## Reduce Your Risk Reduce Your Premium

A primary way to reduce or avoid future flood losses is to raise your building above the Base Flood Elevation (BFE). You could reduce your flood insurance premium by 85 percent or more — and save thousands of dollars over the life of your home or business. It is important to understand the long-term costs and benefits when considering your options for repairing, rebuilding, or relocating.

### Insurance Considerations:

- How elevating your home or business can help reduce your rates
- Future premium increases for all homes and businesses
- Options for insuring your building and its contents
- Changes in rates for secondary homes
- Other circumstances that could increase your rates

### Building Considerations:

- Meeting building code requirements and current best practices
- Revised Flood Insurance Rate Maps and advisory flood risk products
- Hazard mitigation grant programs
- Other grant programs and loans to help rebuild or acquire your home or business
- On-site visits can be scheduled with the Planning and Code Enforcement Department to identify property protection measures

**Base Flood Elevation (BFE)** The elevation shown on the Flood Insurance Rate Map (FIRM) for high-risk flood zones indicates the water surface elevation resulting from a flood that has a 1 percent chance of equaling or exceeding that level in any given year.

### What To Ask Your Realtor???

Before making any purchase of real estate, educate yourself on the responsibilities of owning property on the Outer Banks. Disclosure of flood hazards by your realtor is mandatory in North Carolina.

### Contact Town Staff

Inquire with Planning and Code Enforcement staff about their knowledge of the property and the history of flooding in the neighborhood and to assist you with questions you may have about other hazards or regulations that may apply.

**Planning and Code Enforcement staff is available to assist you with any questions you may have by visiting our office or contacting us by calling 252-261-2394 ext 3.**

## Flood Preparation and Safety....THE RISK IS REAL

### Be Prepared Before A Flood

Floods can happen anytime and anyplace and they can happen fast. The risk of flooding from a Hurricane is expected.

- If you don't have a flood insurance policy, contact your insurance agent today.
- Keep your flood insurance policy and agent's information on hand in the event you need to file a claim.
- Copy important documents—store originals in a secure place outside the home, such as a bank safe deposit box.
- Take photos of your possessions (furniture, antiques, etc). Store copies with your other important documents.

### Have An Emergency Plan

Emergency plans are a critical component of flood preparation:

- Give your emergency contact information to your insurance agent, employer, and family.
- Put aside an emergency kit with a flashlight, a battery-powered or handcrank radio, additional batteries, candles, and waterproof matches.
- Keep a minimum 3-day supply of non-perishable food and bottled water on hand.
- Visit **Ready.gov** for more information.

### Be Prepared During a Flood

If you are affected by a flood, here are things you can do to stay safe:

- Heed instructions from Local Officials and Dare County Emergency Management [www.darenc.com](http://www.darenc.com) Monitor potential flood hazards on NOAA Weather Radio All Hazards or on the Internet at [NOAAwatch.gov](http://NOAAwatch.gov)
- Don't walk through a flooded area. Just 6 inches of moving water can knock you off your feet.
- Don't drive through a flooded area. A car can be carried away by just 2 feet of water.
- Keep away from downed power lines and avoid other electrical wires.

### What To Do After A Flood

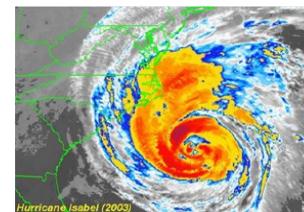
If you experience flooding, here are some steps to take once the waters have receded:

- Check for structural damage before entering your home. If you suspect damage to water, gas, electric, or sewage lines, contact authorities.
- Remove wet contents like carpeting, furniture and bedding immediately but keep swatches for the adjuster. Mold can develop within 24 to 48 hours. Use dehumidifiers and air-conditioners to dry out the building.
- Photograph and list all damaged or lost items including their age and value where possible. Take photos of water in the house. Adjusters need evidence of the damage to prepare your estimate.
- Plan before you repair. Contact the Planning and Code Enforcement Department to get information on local building requirements.



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Planning and Code Enforcement  
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[www.southernshores-nc.gov](http://www.southernshores-nc.gov)**

- **Before you build, consult with the Planning and Code Enforcement Department to obtain: local and federal flood regulations including Flood Insurance Rate Maps, CAMA regulations, building code, zoning regulations and other necessary permit requirements.**
- To access the Town's Flood Damage Prevention information, go to [www.southernshores-nc.gov/httpsouthernshores-nc-govsfloodprotection/](http://www.southernshores-nc.gov/httpsouthernshores-nc-govsfloodprotection/)
- Federal Emergency Management Agency (FEMA) Homepage [fema.gov](http://fema.gov)
- To learn how to build safer and stronger and potentially decrease your flood insurance premiums: [www.fema.gov/building-science](http://www.fema.gov/building-science)
- To ask questions and get information about flood insurance, call the National Flood Insurance Program Help Center at 1-800-427-4661.
- To see if you are eligible for Hazard Mitigation grants and loans, contact the Planning and Code Enforcement Dept. [fris.nc.gov/fris/](http://fris.nc.gov/fris/) On this interactive site property owners can locate and view their property in relation to identified flood zones in Southern Shores.
- [www.floodsmart.gov](http://www.floodsmart.gov) This site provides step by step guidelines for determining your flood risk, understanding the National Flood Insurance Program, and finding an insurance agent to assist you in determining the level of flood insurance needed for your property.
- To keep current as FEMA implements changes to the NFIP based on recent legislation, visit [www.fema.gov/flood-insurance-reform](http://www.fema.gov/flood-insurance-reform)



### Dare County Emergency Management

[darenc.com/departments/emergency-management](http://darenc.com/departments/emergency-management)

Dare County Emergency Management urges residents, visitors and property owners on the Outer Banks of North Carolina to become familiar with hurricane evacuation and re-entry procedures before the need arises. For an overview of hurricane procedures and to sign up to receive emergency alerts go to <https://www.darenc.com/departments/emergency-management/hurricanes>

**“LOW RISK” Is Not “NO RISK”**

[OBXFloodMaps.com](http://OBXFloodMaps.com)

Did you know that 1 in 4 flood losses occur in low-risk X ZONES?

**FLOODS CAN HAPPEN ANYWHERE**

## Town Council updated the Town's Flood Damage Prevention Ordinance

**On June 1, 2020, the Town Council updated the Town's Flood Damage Prevention Ordinance which became effective immediately.**

The Town Council also adopted the new Flood Insurance Rate Maps (FIRMs). The adopted Flood Damage Prevention Ordinance can be found at: [www.southernshores-nc.gov/httpsouthernshores-nc-govsfloodprotection](http://www.southernshores-nc.gov/httpsouthernshores-nc-govsfloodprotection) and the new FIRMs can be found at: <https://fris.nc.gov/fris/>.

Typically, FEMA requires local Flood Insurance Rate Maps (FIRMs) and Flood Ordinances to be updated every ten years. The previous FIRMs for Dare County and the Town of Southern Shores became effective on September 20, 2006. The new FIRMs were released on June 30, 2016 and become effective on June 19, 2020.

Town Staff and officials from Dare County and the other Municipalities met regularly as a CRS Users Group throughout the adoption process. Discussion primarily focused on public awareness of historical flooding, property owners dropping flood insurance policies vs. potential flood claims and their impact on local, State, and Federal levels, responsible building practices, and developing higher regulatory standards for construction.

The adopted Ordinance contains a new minimum building elevation of eight (8) feet above mean sea level throughout the entire Town either through freeboard requirements or a local elevation standard (LES) of 8 feet in the AE, AO, Shaded X and X Zones. The VE Flood Zone is subject to the designated base flood elevation (BFE) on the FIRMs and a freeboard requirement in addition to the BFE.

To view the updated flood maps and for more information on flood protection visit the Town's website at [www.southernshores-nc.gov/httpsouthernshores-nc-govsfloodprotection](http://www.southernshores-nc.gov/httpsouthernshores-nc-govsfloodprotection) Please contact the Town's Planning and Code Enforcement Department at (252) 261-2394 ext. 3 should you have any questions regarding the new Ordinance and FIRMs.