



**Flooding is a natural occurrence during or after a storm or rain heavy event. Flooding can be dangerous and deadly. This annual community outreach is to help you understand the risks and responsibilities of living within or near a mapped or regulated floodplain and a coastal environment.**

The Town of Duck along with the other 5 municipalities and Dare County, joined together in a collaborated effort to provide information about flood risks on the Outer Banks and how to protect your property. As a result, we developed the brochure "Low Risk" Is Not "No Risk" along with a website [OBXFloodMaps.com](http://OBXFloodMaps.com) or [www.darenc.com/government/flood-maps](http://www.darenc.com/government/flood-maps).

Special Flood Hazard Areas (SFHA) are designated by the Federal Emergency Management Agency (FEMA) and delineated on the Flood Insurance Rate Maps (FIRM). The current effective flood maps for Dare County were adopted in 2006. The State of North Carolina and FEMA released updated preliminary flood maps in June 2016 for all of Dare County. Flood maps are generally updated every 10 years by FEMA. The flood study and adoption timeline is set by Federal law. It is a lengthy process and it is undetermined at this time as to when the new flood maps will be adopted.

The updated flood maps feature significant changes from the 2006 flood maps. Many properties will be re-classified as Shaded X or X zone properties, which are considered low-risk zones. Other properties that remain in a flood zone, such as the AE flood zone, may have lower base flood elevations. For example, a property located in the Town of Duck designated as AE7 on the 2006 maps may be re-designated as AE4 on the updated maps. To view the preliminary updated flood maps and for more information on flood protection visit the Town's website at <https://www.townofduck.com/community-development/floodplain-info/>. You may also contact the Town's Floodplain Manager, Sandy Cross, at 252-255-1234 or at [scross@townofduck.com](mailto:scross@townofduck.com) for further assistance.

**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:

P.O. BOX 8369 • DUCK, NORTH CAROLINA 27949 • 252.255.1234 • 252.255.1236 (FAX)  
WWW.TOWNOFDUCK.COM

- ✓ 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**—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. 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 two-foot freeboard requirement, 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 Town Offices. Brochures discussing flood proofing, retrofitting, and other mitigation measures are also available at Town Administrative Offices or at any of the Dare County Public Libraries.

If you have any questions regarding any of the information provided in this letter and brochure, please do not hesitate to contact the Town's Floodplain Manager, Sandy Cross, at 252-255-1234 or at [scross@townofduck.com](mailto:scross@townofduck.com) for further assistance.



**"LOW RISK" Is Not "NO RISK"**



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

**Floods can happen anywhere.**

Flood maps only depict those areas subject to a 1% annual chance of flooding and do not reflect other sources of flooding such as rainfall or elevated groundwater levels. Flood maps do not account for all sources of flood risks.

**FLOODS** are the **#1 Natural Disaster** in the United States



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



NC 12 in Kill Devil Hills, October 2017

**FLOOD SOURCES**  
Storm surge from hurricanes is not the only cause of flooding.

Rainfall from hurricanes and other storms can cause flooding. Even homes in areas that generally do not flood may be damaged due to flash flooding from rain, high groundwater levels and the naturally low island topography of the Outer Banks. Properties located in low-risk Shaded X or X-zones are still vulnerable to flooding. A low risk flood zone does not mean your property will not flood.

Alteration of natural drainage patterns and wetland areas can result in increased risks of flooding. Wetland areas help dissipate wave energy and reduce erosion.

Drainage ditches and streams should be maintained and kept free of debris.

Heavy rain and surface runoff may overwhelm stormwater improvements resulting in floodwaters overflowing into roads and buildings.

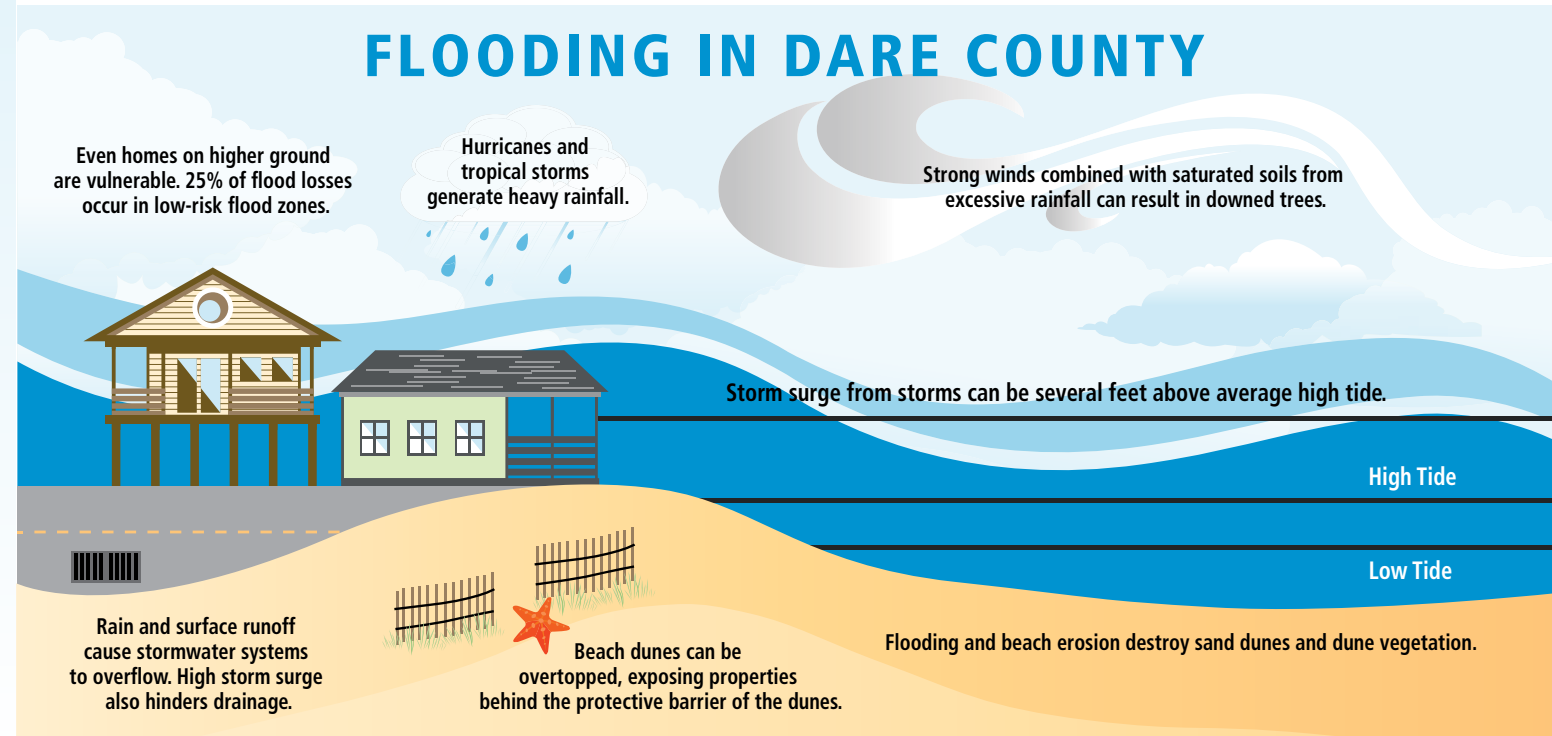
**Rainfall** from Hurricane Matthew in October 2016 exceeded 10 inches in Dare County communities, flooding some homes and businesses built on higher ground.



Rainfall from coastal storms can be excessive, flooding homes and businesses built on higher ground.

**1 Inch WATER DAMAGE = \$21,000 IN PROPERTY DAMAGE**  
(2,000 Square Foot Home On Average)

Protect your home with flood insurance — call an insurance agent and discuss a flood policy. Protect your investment for today and future generations.



**Flood Insurance**

**—What You Need to Know**

Homeowners insurance policies do not cover flooding in any zone. A separate policy for flood is needed. Flood insurance is an important tool to protect your property from flood risks. Coverage may be purchased for building and contents or just contents. Talk to your insurance agent today to find out your options and what works best for you.

**FLOOD INSURANCE COVERAGE**  
(coverage limits set by FEMA October 2017)

	Basic Coverage Limits	Additional Insurance Limits	Total Insurance Limits
<b>Building Coverage</b>			
Single Family	\$60,000	\$190,000	\$250,000
Two-to Four Family	\$60,000	\$190,000	\$250,000
Other Residential	\$175,000	\$75,000	\$250,000
Small Business	\$175,000	\$325,000	\$500,000
<b>Contents Coverage</b>			
Residential	\$25,000	\$75,000	\$100,000
Non-residential/ Small Business	\$150,000	\$350,000	\$500,000

**General Guidance on Flood Insurance Coverage** (Source: FEMA October 2017)

Building Coverage	Contents	What's Not Covered
Building and foundation Electrical, plumbing, mechanical systems Refrigerators, stoves, built-in appliances Permanently installed carpets over unfinished floor Permanently installed cabinets, paneling, bookcases Window blinds Debris removal	Clothing and furniture Curtains Window HVACs Portable microwaves Washers and dryers Freezers/food in them Artwork up to \$2500	Cash, precious metals Landscaping Hot tubs and pools Temporary housing Septic systems Fences Vehicles

**Business owners and renters can also purchase flood insurance policies.**