



### **Flood Map Adoption**

In 2016, representatives of the N.C. Floodplain Mapping Program (NCFMP) and Federal Emergency Management Agency (FEMA) first presented information about the new preliminary flood maps for Dare County. Information about the existing and preliminary flood maps is available for viewing at FEMA's Flood Risk Information System (FRIS) website: <http://fris.nc.gov/fris/>.

NCFMP officials have outlined the remaining steps for the flood map adoption process:

- A comment/appeal period regarding the preliminary flood maps ended on November 13, 2017. The FEMA and NCFMP are presently evaluating comments/appeals and considering amendments to the maps. This process could be completed by Fall 2018.
- Once the review is complete, the final flood maps will be provided to local communities. At this point, the Town of Duck will have six (6) months to adopt the new flood maps and update its flood damage prevention ordinances. This process could begin in Late 2018.

### **Preliminary Flood Map Changes in Duck**

Preliminary flood map changes in the Town of Duck show a significant reduction in the number of properties located in A or V zones. Figures provided by the NCFMP show the number of structures located in a V flood zone decreasing from 397 to 255 (a 36% decrease). The number of structures in an A flood zone are proposed to decrease from 882 to 187 (a 79% reduction). These figures show that a significant number of property owners may benefit from reduced insurance rates and lower development standards.

### **Concerns**

Many people have noted that the reduction of properties within A and V flood zones seems contrary to scientific findings regarding sea level rise and observed flooding during recent storms. However, it is unlikely that the results will be reconsidered and, once adopted, the flood maps may not be revised for another decade. So, our community will have to work with these flood maps for the foreseeable future.

Planners and floodplain managers from all the towns and Dare County have common concerns about the large number of properties being shifted from V zones to A zones, being shifted from A zones to X zones, and significant lowering of the base flood elevation in remaining A flood zones:

- Property owners may view their location in an X flood zone to mean that they have a very minimal or no risk of flooding.
- This perception of very low or no risk may cause owners to decide to drop flood insurance. This decision can lead to uninsured damages during future flooding events and significant insurance rate increases if a property is reclassified in a flood hazard zone in the future.
- The potential reduction in minimum building elevation and other standards will encourage the construction of significant improvements without flood prevention measures in areas at risk of flooding. Damages to these improvements could cause hardship to property owners and negatively impact the community's flood insurance rating in the future.

### **Flood Damage Prevention**

In response to these concerns, Dare County and each of the towns in the county are considering the adoption of development standards that maintain a minimum building elevation standard (even in X flood zones) to help mitigate the impacts of significant changes anticipated with the adoption of the new flood maps. To develop a well-reasoned and acceptable approach with these amendments, Outer Banks planners have involved the Outer Banks Home Builders Association, Outer Banks Association of Realtors, local engineers, and local surveyors in discussions about potential solutions to these concerns. Beginning in the next few months, the Town of Duck Planning Board and Town Council will be considering alternatives to address these concerns in a reasonable manner that protects the interests of property owners and the greater community.

### **Educational Outreach**

Outer Banks planners have developed an educational program to help property owners understand flooding risks and when to consider flood insurance. The communities are partnering on the development of educational brochures and a website that will serve as a resource for anyone with questions about flood-related matters. [OBXFloodMaps.com](http://OBXFloodMaps.com)