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# IMPORTANT FLOOD ZONE INFORMATION ENCLOSED

*This Impacts Your Property –  
 Please Review Contents Carefully*

## ELEVATE TO MITIGATE

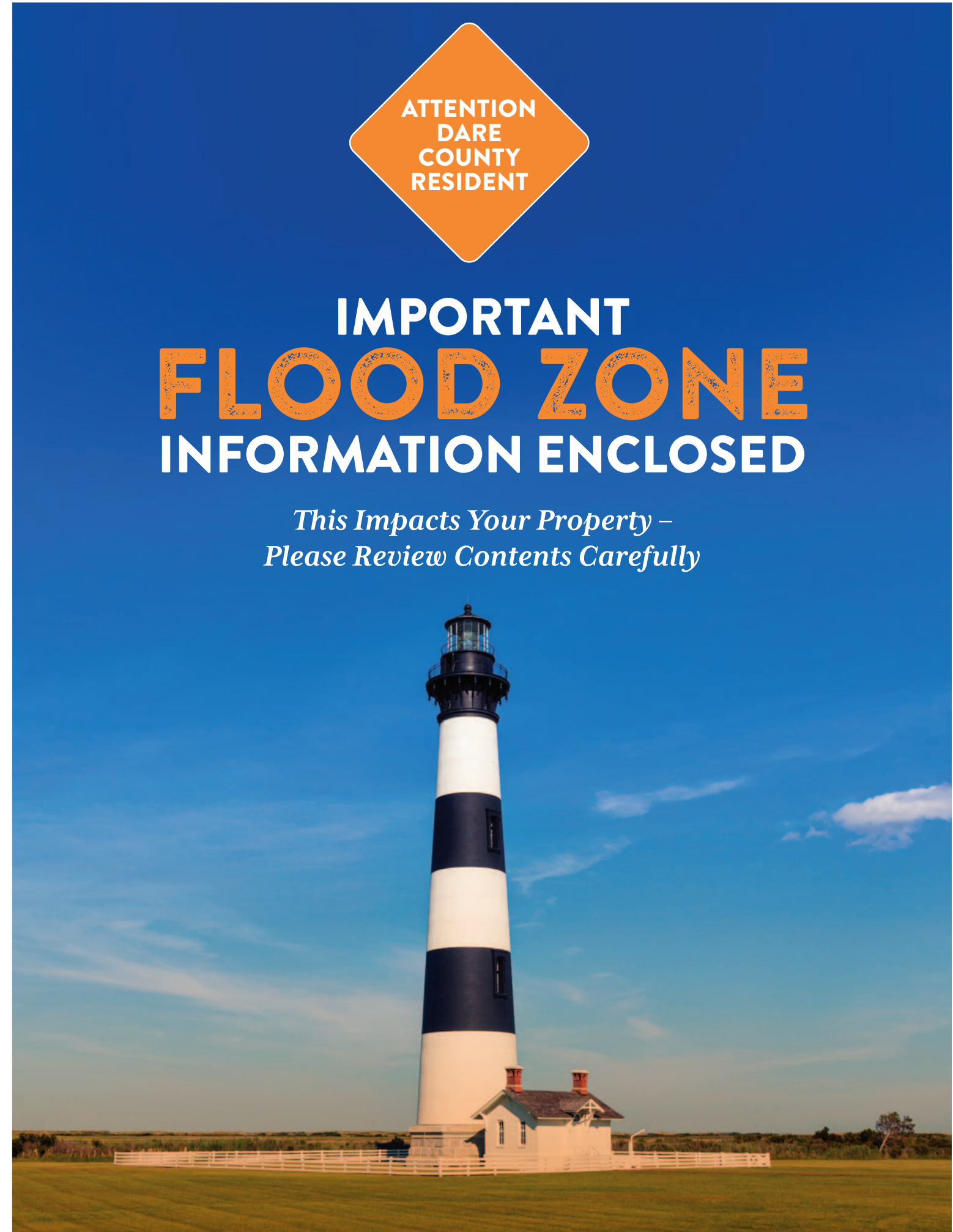
Without additional local regulation, the new federal Flood Insurance Rate Map would allow houses in X and Shaded X zones to be constructed on the existing grade. **Because of the potential for flooding in these zones, new local regulations require a minimum first-floor elevation for development and redevelopment,** prohibit homeowners from locating heated/conditioned and/or living space below this elevation, and require that flood vents be installed in any

enclosed space below this elevation. Utilities like HVAC units and ductwork must also be above the minimum first-floor elevation. Additionally, all construction materials used below the minimum first-floor elevation must be flood-resistant. **Only parking, access, and storage are permitted below the minimum first-floor elevation.** Existing homes can also be elevated to mitigate flood risk.



## FOR MORE INFORMATION

on flood maps, flood risk, and flood mitigation including flood-resistant materials, please *visit [OBXFloodMaps.com](http://OBXFloodMaps.com)*



## YOUR FLOOD MAP ZONE HAS CHANGED

This is a message from the North Carolina Homeowners Alliance, Outer Banks Association of REALTORS®, and Dare County. You are receiving this message because **as of June 19, 2020, your property is in a new flood zone.** Your flood zone is delineated by the Federal Emergency Management Agency and is supposed to correspond to your flood risk. **However, the data the federal government uses to determine your zone is limited and does not accurately reflect the actual flood risk to your property.** This year, the federal government has changed many Dare County property owners from higher risk AE zones to lower risk X and Shaded X zones as part of a new Flood Insurance Rate Map. Compared to higher risk AE zones, lower risk X and Shaded X zones have no legal mandates for flood insurance coverage and generally have lower flood insurance premium costs.

## NEW FLOOD MAPS DON'T CHANGE YOUR FLOOD RISK

The federal Flood Insurance Rate Maps do not accurately reflect your flood risk. These maps do not account for flooding caused by rainfall or elevated groundwater, and do not account for many recent storms in the Outer Banks where properties in lower risk X and Shaded X zones experienced flood damage. **A low risk zone does not mean your property will not flood. In fact, 1 in 4 flood losses happen in X and Shaded X zones. That's why homeowners who purchased flood insurance for properties in AE zones should keep their insurance after transitioning to X or Shaded X zones.** If you already purchased flood insurance when your property was in a higher risk-zone, **keeping your coverage will result in reduced premium savings now and protect your existing rate for the future.** You should contact an insurance agent to take advantage of any premium reduction related to the updated Flood Insurance Rate Map. The federal

government updates the Flood Insurance Rate Maps about every ten years. Even if you are no longer required by law to have flood insurance, a future Flood Insurance Rate Map may place you back in a flood-insurance-required zone. **If you cancel an existing flood insurance policy, you will no longer have access to your old premium rate, and new rates could be much higher.**



## FLOODING IN DARE COUNTY

Rainfall from hurricanes and other storms can cause significant flood damage to properties in the low island topography of the Outer Banks. Heavy rain and surface runoff may overwhelm stormwater improvements and result in floodwaters overflowing into homes built on higher ground. The federal Flood Insurance Rate Maps do not account for flooding caused by rainfall or elevated groundwater. That's why **many properties transitioning into X and Shaded X zones have flooded, and some have repeatedly flooded.** Rainfall from Hurricane Matthew in October 2016 exceeded 10 inches in Outer Banks communities, flooding homes and businesses built on higher ground. **Based on an average 2,000 square foot home, 1 inch of water damage causes \$12,000 in property damage.** If you don't have flood insurance in addition to your homeowner's policy, you don't have coverage for this damage.

## PROTECT YOUR HOME WITH FLOOD INSURANCE

North Carolinians' number one source of savings is the equity in their homes. **Flood insurance coverage is essential to protect this investment for you and your family.** That's because conventional homeowner's insurance policies do not cover flood damage in any zone. You can purchase coverage for your structure and contents or just for your contents. Contact an insurance agent to determine your options, what savings may be available to you in your new zone, and what is recommended to best protect your investment. Business owners and renters can also purchase flood insurance policies.

## 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	Clothing and furniture	Cash, precious metals
Electrical, plumbing, mechanical systems	Curtains	Landscaping
Refrigerators, stoves, built-in appliances	Window HVACs	Hot tub and pools
Permanently installed carpets over unfinished floor	Portable microwaves	Temporary housing
Permanently installed cabinets, paneling, bookcases	Washers and dryers	Septic systems
Window blinds	Freezers/ food in them	Fences
Debris removal	Artwork up to \$2500	Vehicles