



## Town of Nags Head Planning & Development Department

**You are receiving this newsletter and brochure “Low Risk” Is Not “No Risk”, because your property is in or near an area that is prone to flooding.** Flooding is a natural occurrence during or following a storm event or heavy rain. 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 special flood hazard areas (SFHA).

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 and the Town of Nags Head were recently updated and became effective on June 19, 2020. The new flood maps are available to be viewed at [maps.darecountync.gov](https://maps.darecountync.gov). Through a collaborative effort, the Town of Nags Head, along with the other municipalities, and Dare County have developed the “Low Risk” Is Not “No Risk” campaign to provide information about flood risks on the Outer Banks and how to protect your property. Visit [www.obxfloodmaps.com](https://www.obxfloodmaps.com) for more information.

The newly effective maps are much different than the 2006 flood maps. Many properties have been reclassified 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. Typically, Shaded X or X flood zones do not have regulatory standards. However, with the recent map adoption, the Town has adopted regulatory flood protection elevations (RFPE) to protect properties that are known to flood. For areas east of NC 12 and SR 1243 an RFPE of 12’ was adopted. For areas west of NC 12 and 1243, a 9’ RFPE was adopted. For more information on the new maps, flood protection, and flood insurance **visit the Town’s website at** [www.nagsheadnc.gov](https://www.nagsheadnc.gov), [www.obxfloodmaps.com](https://www.obxfloodmaps.com), or call the Planning and Development at 252.441.7016. Staff can determine the flood zone, appropriate RFPE for your property, and explain how changes in the flood zones and RFPE may affect your property.

### Flood and Storm Preparations

*Advance preparation for a hurricane, storm, or flooding is important. There are no emergency shelters in Dare County.*

#### *Before a flood event or storm:*

- Find out if your home is subject to flooding.
- Review your insurance policy and take advantage of flood insurance. Get flood insurance if you do not have it.
- Make an evacuation plan with your family.
- Photograph or inventory your valuables, furnishings, and equipment for insurance purposes.

#### *When a hurricane watch is issued:*

- Monitor storm reports on radio, internet, and TV.
- Find the location of the nearest inland shelter.
- Fuel and service vehicles.
- Have shutters, lumber, and masking tape available for protecting doors and windows.
- Prepare to store loose, lightweight objects such as garbage cans and lawn furniture.

#### *When a hurricane warning is issued*

- Monitor radio, internet, or TV for weather advisories.
- Complete preparation activities such as putting up storm shutters and storing loose objects that are outside.
- Store valuables and important documents in a safe, waterproof location.
- Evacuate if necessary.

**Build Responsibly and Get Your Permit**— Taking measures to protect your home is necessary. However, equally important is making sure that any improvements made are compliant with Town regulations by obtaining permits. These regulations ensure that any development minimizes the risk to the structure and potential loss of life.

Regulations will affect how you remodel, renovate, or add on. Permits are required for:

- New structures (including sheds)
- Additions to structures
- Demolitions
- Grading/filling/excavation
- Paving
- Storage of equipment/materials

Town staff are available to guide you through the permitting process or talk through the pros and cons of future building options. How you construct and renovate your home has a direct impact on the yearly cost of flood insurance for your property. Stop by the office or contact us at 252.441.7016 for additional information and assistance on retrofitting your home. Brochures discussing flood proofing, retrofitting, and other mitigation measures are available at [www.nagsheadnc.gov](http://www.nagsheadnc.gov), the Nags Head Town Hall, or at any of the Dare County Public Libraries.

It is Important to Protect the Natural Functions of Floodplains, **Special Flood Hazard Areas (SFHA's)**, and Other Low-Lying Areas Susceptible to Flooding.

Floodplains, SFHA's, and other low-lying areas susceptible to flooding have many benefits. These benefits include:

- Natural Flood Control: Floodplains, SFHA's, and naturally low-lying areas provide a natural storage area for floodwaters and rainfall.
- Water Quality: Floodplains, SFHA's, naturally low-lying areas, wetlands, and marshes filter pollutants from runoff on streets and parking lots removing harmful pollutants before they enter the sound, ocean, or groundwater table.
- Groundwater Recharge: **Floodplains, SFHA's, naturally low-lying areas, wetlands, and marshes capture and absorb rainwater recharging the aquifers below the ground's surface.**
- Biological Resources: Natural areas in floodplains such as wetlands and marshes provide habitat, feeding, and breeding areas for waterfowl, animals, and fish.

Because much of the Town is located in SFHA or susceptible to flooding related to rainfall, YOU can protect these areas by:

- Not filling roadway swales or ditches.  
Their purpose is to collect, treat, and convey stormwater runoff. The **maintenance of the Town's drainage** ditches is an important flood preventive measure. Ditches, which become clogged with debris, can become a potential hazard in the event of a storm because they will not function properly. It is illegal to dump any material, soil, trash, yard waste, debris, etc. into a stream or ditch that would clog or stop the flow of stormwater. Please report any dumping immediately to Ed Snyder, Code Enforcement Officer at 252.449.6046.
- Installing cost-effective, low-impact development (LID) measures to collect and treat stormwater runoff generated by hardscapes.  
For technical assistance contact Kate Jones for residential properties (252.449.4209) and David Ryan, P.E. for commercial properties (252.441.6221).
- Pumping your septic system regularly.  
Water that ponds over septic systems can become polluted after flooding or storm events. It is important to pump periodically to help your system function properly and prevent failure. The Todd D. Krafft Septic Health Initiative is a Town program that offers free septic system inspections, a \$45 credit on your water bill for pumping of your system, and low interest loans for replacement and repair measures. Please contact Kylie Shephard to receive your free septic inspection or learn more about the program at 252.449.6047.
- Reducing water consumption.  
Household water use, including irrigation, can play a part in saturated soils and elevated groundwater tables that leave no room for runoff to be absorbed as well that negatively impacting the functionality of your septic system. Practice daily water conservation and consider installing rain sensors on your irrigation system to prevent unnecessary watering or a rain barrel to collect and reuse rainwater.

To learn more about the natural benefits of floodplains, visit the Town website at [www.townofnagshead.gov](http://www.townofnagshead.gov) or [www.obxfloodmaps.com](http://www.obxfloodmaps.com).



# Know Your Zone

Learn About Flood Risks  
On the Outer Banks and  
How to Protect Your Property



“LOW RISK” Is Not “NO RISK”  
OBXFloodMaps.com



## Flood Insurance Costs And Rating Factors

There are many factors that affect the cost of a flood insurance policy. Here are some items that affect how flood insurance costs are determined.

- **ARE YOU IN A FLOOD ZONE?** If the property is located in a flood zone, then the cost of flood insurance will reflect the flood zone designation for the property. Properties in low-risk X zones or Shaded X zones generally have lower flood insurance rates. Some X zone properties may qualify for a preferred risk policy (PRP). Properties in AE zones, AO zones and VE zones will be higher in cost due to the higher risk associated with these flood zones. VE zones are the highest risk zones and may have higher flood insurance rates.
- **HAS THE ZONE CHANGED?** If the flood zone designation for your property has changed, talk to your insurance agent about what impacts the new designation may have on your insurance rate. If your property has changed from a higher risk zone to a lower risk zone, you may experience decreased flood insurance costs. Please contact your insurance agent to discuss your options.
- **ELEVATE TO MITIGATE** The elevation of the first floor of living area directly impacts the cost of flood insurance. If the first floor is below the base flood elevation, then your insurance rate will be significantly higher. On the outer Banks, elevating structures is the preferred construction method to mitigate flood risks. Older, existing homes can be raised to mitigate flood risks. Equipment, such as the HVAC unit, should also be elevated to the applicable base flood elevation for costs savings.
- **FLOOD VENTS** Flood vents are required for enclosed areas located below the base flood elevation. Proper installation of flood vents will impact your flood insurance rate.
- **ENCLOSED AREAS** Areas located below the base flood elevation are limited to use for parking, access and storage. All construction materials used in areas below the base flood must be flood resistant materials. A list of flood resistant materials can be found at OBXFloodMaps.com.

## ELEVATE TO MITIGATE!

### 1 Foot = 30% Reduction

An elevation of 1 foot above the base flood elevation may result in significant savings in flood insurance premiums. Elevating a home above the base flood is the best way to reduce the cost of your annual flood insurance premiums.  
(Source FEMA October 2017)



Older home in Hatteras village elevated to mitigate flood risks



For more information  
visit: [OBXFloodMaps.com](http://OBXFloodMaps.com)

- Latest information on updated flood maps
- Explanation of different flood zones and associated risks
- Additional FAQs
- Subscribe to receive emails
- Request flood zone designation for your property
- Video gallery



“LOW RISK” Is Not “NO RISK”



**"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.

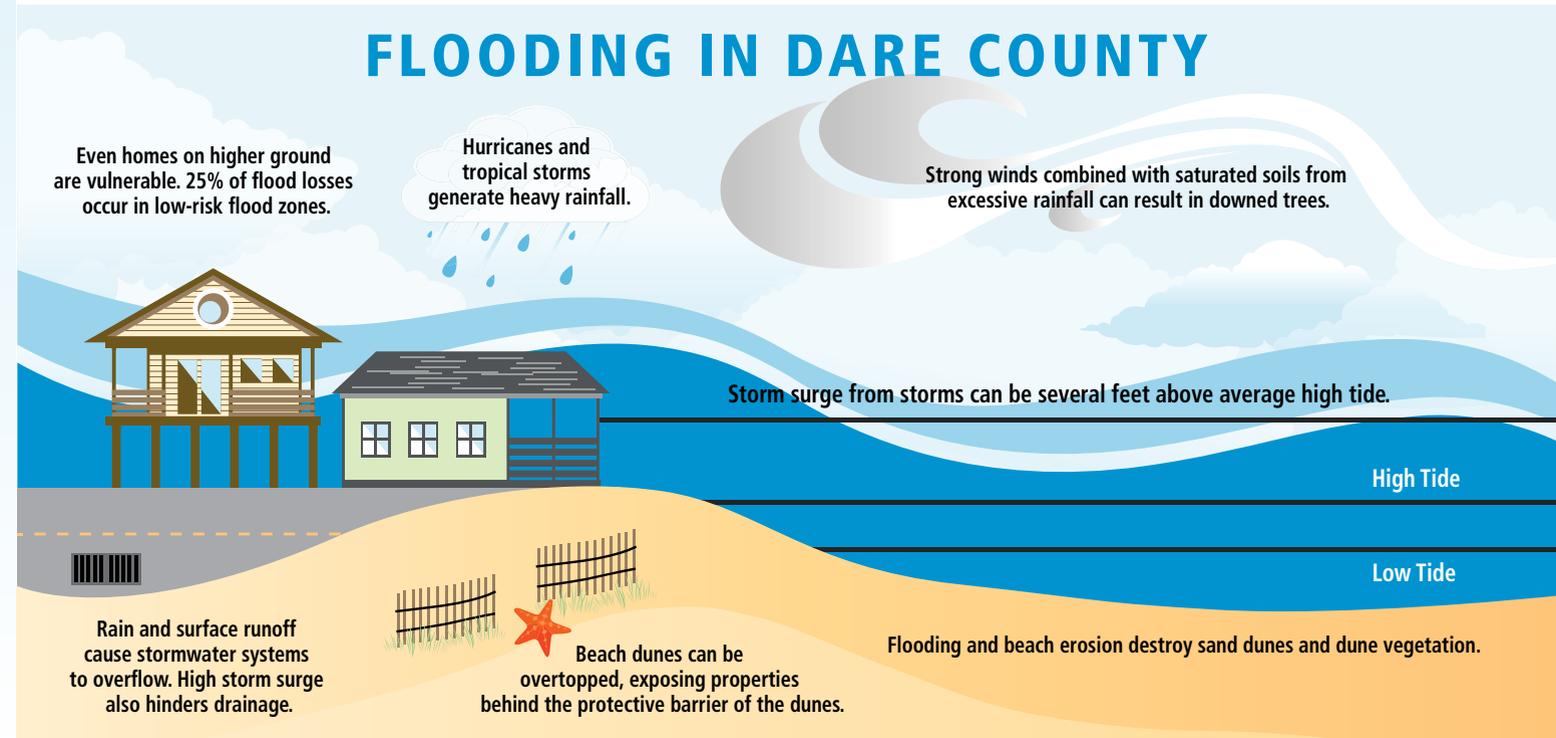
**Rainfall** from Hurricane Matthew in October 2016 exceeded 10 inches in Dare County communities, flooding some homes and businesses built on higher ground.



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.**

# Stormwater Management

## on Residential Property



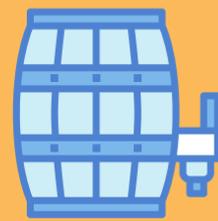
Water quality and flooding are directly impacted by runoff from development and impervious surfaces, such as roofs and driveways. To effectively manage stormwater, both excessive quantities that can result in flooding or pollution that can impact surface water quality, it is important, when possible, to reduce the amount of impervious surfaces, retain natural topography and features, and provide opportunities to allow water to infiltrate back into the ground on your property. To accomplish these goals, The Town of Nags Head has stormwater regulations that require the installation of stormwater measures for new construction and re-development over 500 Square Feet; some examples of these stormwater control measures are:

### RAIN GARDENS AND SWALES

- Shallow depressions with native vegetation and mulch to hold and slowly release stormwater into the groundwater table.
- Plants aid in water uptake and can even remove some pollutants.

### RAIN BARRELS AND CISTERNS

- Put your rainwater to use! By harvesting rainwater in barrels, you can save it to water landscaped areas and vegetable gardens.



### PERMEABLE PAVEMENTS

- When installed as per Town of Nags Head standards, receive a

**100%**

discount of Built Upon Area (BuA) for calculating stormwater retention requirements.

### OPEN SPACE PRESERVATION

- Receive a Built upon Area credit by saving trees, open space or planting new trees.



# Stormwater Management

## on Residential Property



If you don't have a stormwater plan in place, or if one is not required, you can still make a contribution to reduce the amount of stormwater and pollution of associated surface waters in our community by implementing one or all of the strategies below:

### RE ROUTE DOWNSPOUTS



- Make sure your gutter downspout is directed into an area where stormwater can infiltrate directly into the soil.
- Connect your downspout to a rain barrel or cistern and use the water for landscaping or washing your car.

### USE IRRIGATION WISELY

- Install rain sensors to reduce excess water runoff during rain storms.
- Consider using drip irrigation.



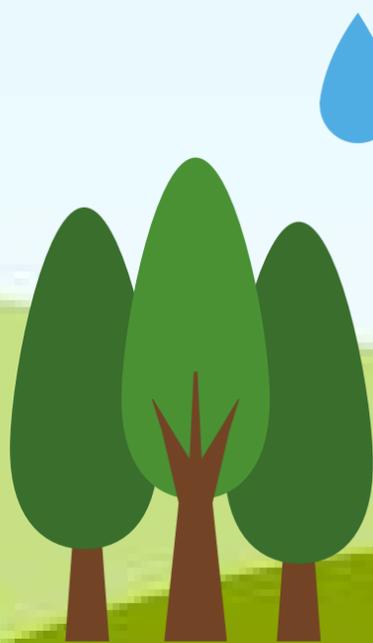
### VEGETATE BARE AREAS



- Prevent erosion by planting and stabilizing soil.
- Use native plants whenever possible.

### USE PERMEABLE PAVEMENTS

- Minimize impervious surfaces to increase stormwater infiltration into the soil.



Contact us:  
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