



October 3, 2022

**Dear Property Owner:**

**You are receiving this newsletter and our “Prepare, Protect, Insure” brochure, 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 community outreach is to help you understand the risks and responsibilities of living within or near a mapped, regulated floodplain.**

The Town of Duck, along with the other five municipalities and Dare County, joined together in a collaborative effort to provide information about flood risks on the Outer Banks and how to protect your property. The communities developed the attached “Prepare, Protect, Insure” brochure. The County also maintains a website ([OBXFloodMaps.com](http://OBXFloodMaps.com) or [www.darenc.com/government/flood-maps](http://www.darenc.com/government/flood-maps)) that speaks to the risks associated with flooding on the Outer Banks.

Recent map changes in 2020 re-classified many properties from Special Flood Hazard Areas (SFHA) to Shaded X or X zone properties, which are considered low-risk flood zones. Other properties that remain in SFHAs may have been assigned lower base flood elevations on these maps. To view the updated flood maps and for more information on flood protection visit the Town’s website at <https://www.townofduck.com/community-development/floodplain-info/>. In recognition of these changes and the challenges that the new maps presented, the Town of Duck and other municipalities in Dare County adopted development standards that maintain a minimum building elevation standard.

The Town of Duck also wants to remind you that it maintains a Flood Map Information Service as part of its participation in the National Flood Insurance Program. The Town maintains copies of current and previous Flood Insurance Rate Maps for areas within the Town’s incorporated limits and can determine if a structure is located within a Special Flood Hazard Area as well as the applicable flood zone and base flood elevation that applies to the property. The Town can provide copies of FEMA Elevation Certificates for structures constructed since the Town’s incorporation in 2002 as well as some certificates maintained by Dare County for the Duck area prior to the Town’s incorporation. The Town also has several staff members that are available to assist owners with property protection advice related to flooding, drainage, sewer backflow and structural retrofitting.

**Construction in a floodplain**—Before you build, consult with the Community Development Department to obtain information about local and federal flood regulations including Flood Insurance Rate Maps, CAMA regulations, building codes, zoning regulations, and other necessary permit requirements. The substantial improvement rule applies to structures in the regulated floodplain (SFHA) and Shaded X or X zone properties which do not comply with the current floodplain regulations. So, there may be limits on how much money you can spend to renovate or repair your home or business without having to bring it up to current standards. If your structure is non-compliant with the Base Flood Elevation plus the Town’s freeboard requirements, 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 can contribute to flooding conditions, such as wave action, rainfall, and the hydrological impacts of development in the floodplain.

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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 Hall or at any of the Dare County Public Libraries.

Please call the Town of Duck Department of Community Development at 252-255-1234 or email Sandy Cross, the Town's Floodplain Manager, at [scross@townofduck.com](mailto:scross@townofduck.com) if you would like to request information as part of our map information service, or if you have any questions regarding any of the information provided in this letter and brochure.

Thank you.

A handwritten signature in black ink that reads "Sandy Cross". The signature is written in a cursive, flowing style.

Sandy Cross, Floodplain Manager  
Town of Duck  
Department of Community Development

Encl: "Prepare, Protect, Insure" brochure