



# 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



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**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.

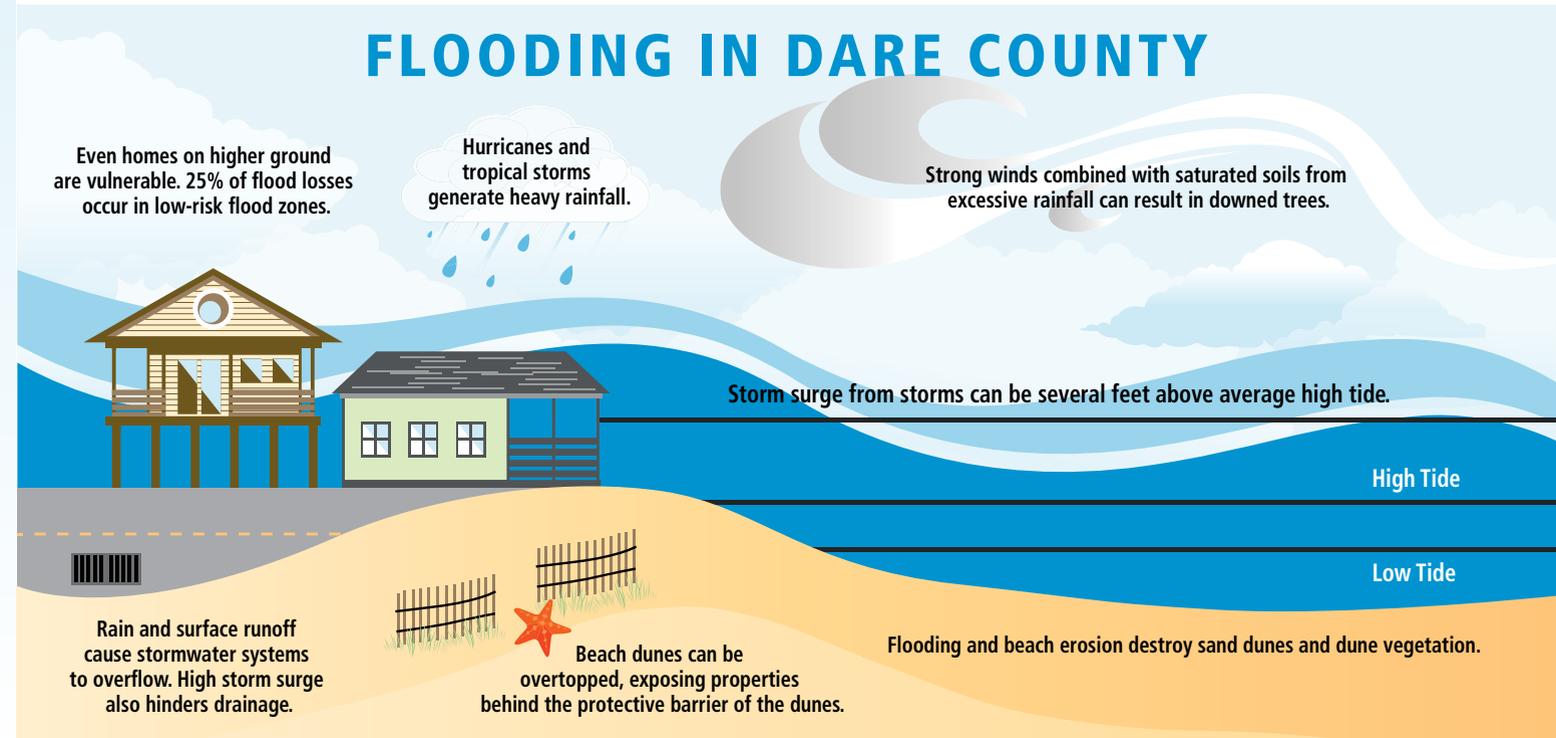
**Rainfall** from Hurricane Matthew in October 2016 exceeded 10 inches in Dare County communities, flooding some homes and businesses built on higher ground.



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.**