In flood insurance mandatory for coastal property?

• Sometimes. If the property is in an identified flood zone area, federally-backed loans, including most mortgages, require insurance for new and existing homes. The borrower must purchase flood insurance before closing. Flood insurance is mandatory for some buildings if constructed above the minimum floor elevation standards. To determine if a particular property is in a flood zone, contact your insurance agent or see N.C. flood maps online: [http://www.ncfloodmaps.com/](http://www.ncfloodmaps.com/).

Q: Should a prospective buyer inquire about flood insurance policies before making a purchase decision?

• Yes. Congress amended the NFIP in 2012 and 2014. Flood-prone areas are identified on Flood Insurance Rate Maps. Scoop into local sources: for information about flood insurance and floodplain regulations, contact your local Building Officials. [For more information about the Beach Plan or the National Flood Insurance Program, contact your insurance agent or the North Carolina Department of Insurance.] [http://www.ncfloodmaps.com/]

Q: Can I get insurance for wind damage to coastal property?

• Yes. Beach Plan insurance is available nationwide to eligible properties. NFIP policies are available to individuals and businesses for losses caused by floods and parts of coastal storms occurring in flood-prone areas, also known as “Beach Plan” insurance. To determine if your property is eligible, contact your insurance agent or see N.C. flood maps online: [http://www.ncfloodmaps.com/](http://www.ncfloodmaps.com/). Additional amendments are under consideration. Flood damage to some buildings with higher claims. It is impossible to predict whether a new regulation will affect the flood insurance requirements. Flood insurance is mandatory for some buildings if constructed above the minimum floor elevation standards. To determine if a property is in a flood zone, contact your insurance agent or see N.C. flood maps online: [http://www.ncfloodmaps.com/](http://www.ncfloodmaps.com/). To get new flood maps in 2018. The best advice for a prospective buyer is to research this issue thoroughly before making a purchase decision.

Q: How can I get insurance for wind damage to coastal property?

• To determine the availability and cost of flood insurance for the property or property that is not federally insured in any area, contact your county’s flood insurance agent at [http://www.ncfloodmaps.com/](http://www.ncfloodmaps.com/). Flood insurance coverage does not cover damage to the land caused by flood, waves or storm surge. Therefore, flood insurance does not replace coverage for wind, waves or storm surge. For that reason, the N.C. Department of Insurance has established the Coastal Property Insurance Pool (separate from a standard homeowner’s policy). The National Flood Insurance Pool for further information. [https://www.nationalestates.com/]

Q: When is my building so damaged that it cannot be repaired or rebuilt?

• When a building is so damaged that it cannot be repaired or rebuilt. Flood insurance may be inadequate to cover the cost of reconstructing the structure and/or replacing the land. Even if the building is unsalvageable, renders that make the land unbuildable in the future. Additional amendments are under consideration. Flood insurance coverage does not cover damage to the land caused by flood, waves or storm surge. Therefore, flood insurance does not replace coverage for wind, waves or storm surge. For that reason, the N.C. Department of Insurance has established the Coastal Property Insurance Pool (separate from a standard homeowner’s policy). The National Flood Insurance Pool for further information. [https://www.nationalestates.com/]

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Q: Can I rebuild my building if it is damaged by a coastal storm, fire or other hazard?

• Maybe. If the damage is less than 50 percent of the building’s market value insurable prior to the damage, the owner may be able to repair it at its original location. However, the building must meet FEMA’s minimum flood insurance requirements, which may be more than the minimum required by the new ordinance. In addition, if repair or replacement on the lot where the property has been damaged has less than 200 square feet of space to meet the setback at that time.

Q: Does insurance cover damage caused by a coastal storm, fire or other hazard?

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the water is influenced by forces of nature and changes shoreline erosion. The property boundary adjacent to ocean shorelines? If I purchase undeveloped oceanfront property, will I automatically be informed about erosion, erosion and flooding? A: Construction a seawall? (2) Move my house away from the eroding shoreline? (4) Replenish the eroding shoreline by placing sand from an outside source onto my property? (5) Build a sand dune or place artificial sand dunes? What building construction features help reduce or prevent storm damage? A: Several features can prevent or substantially reduce the likelihood of damage from severe storms. Most beachfront real estate brokers may not always know the erosion rates or setback location for particular oceanfront properties, they require that the information be disclosed to buyers other than the original builder. Purchasers should be sure to ask the local building official if the building meets the current setback requirements. If you are working with a licensed real estate broker, the broker has a close relationship with the beach community and therefore understands the current setback requirements. A severe storm can cause dune erosion between 25 and 100 feet. While much of the dune is usually temporary, it can sometimes take days or even weeks for the dunes to return. Chronic, long-term erosion is the accumulation of many causes which result in the loss of a portion of sand to the beach and dunes. Some sand may be lost offshore in the ocean waves or carried away by ocean activity. Areas between the barrier islands, moving sand to the backside of the island and into the bay, where sand may also be trapped by the inlets. Inlets also can cause dune erosion between 25 and 100 feet. Immediately before a storm, the beachfront official can locate the minimum setbacks on your lot. Other offices can also provide significant protection from erosion during severe storms. Generally, the bigger the dune and the farther landward it is located, the safer. The wind resistance of the building depends on good design, including roof and wall strength, and large openings that allow winds to pass through the building. The likelihood of damage from severe storms or erosion see the Dune Book: https://ncseagrant.ncsu.edu/tolerablestorm/longterm.html#c-2

Will I automatically be informed about erosion, erosion rates and required building setbacks? A: No. North Carolina’s coastal shorelines can be significantly eroded and a portion of sand may be lost offshore in the ocean waves or carried away by ocean activity. A severe storm can cause dune erosion between 25 and 100 feet. While much of the dune is usually temporary, it can sometimes take days or even weeks for the dunes to return. Chronic, long-term erosion is the accumulation of many causes which result in the loss of a portion of sand to the beach and dunes. Some sand may be lost offshore in the ocean waves or carried away by ocean activity. Areas between the barrier islands, moving sand to the backside of the island and into the bay, where sand may also be trapped by the inlets. Inlets also can cause dune erosion between 25 and 100 feet. Immediately before a storm, the beachfront official can locate the minimum setbacks on your lot. Other offices can also provide significant protection from erosion during severe storms. Generally, the bigger the dune and the farther landward it is located, the safer. The wind resistance of the building depends on good design, including roof and wall strength, and large openings that allow winds to pass through the building. The likelihood of damage from severe storms or erosion see the Dune Book: https://ncseagrant.ncsu.edu/tolerablestorm/longterm.html#c-2

What unusual hazards can affect real estate along ocean shorelines? A: There are numerous hazards associated with oceanfront real estate that can threaten your prospective property and undercut its value. Southern Carolina's barrier islands have lost over 13 feet per year. Ocean beaches react to sea level rise by eroding farther inland. (2) Many causes which result in the permanent loss of sand beaches. (3) Unusual hazards which can threaten your prospective property and undercut its value. Southern Carolina's barrier islands have lost over 13 feet per year. Ocean beaches react to sea level rise by eroding farther inland. These “hardened” erosion control devices can damage the beach and adjacent property. A: Building a sand dune or placing artificial sand dunes? What hazards can affect real estate along ocean shorelines? A: What hazards can affect real estate along ocean shorelines? A: There are numerous hazards associated with oceanfront real estate that can threaten your prospective property and undercut its value. Southern Carolina's barrier islands have lost over 13 feet per year. Ocean beaches react to sea level rise by eroding farther inland. These “hardened” erosion control devices can damage the beach and adjacent property. A: Building a sand dune or placing artificial sand dunes? What hazards can affect real estate along ocean shorelines? A: There are numerous hazards associated with oceanfront real estate that can threaten your prospective property and undercut its value. Southern Carolina's barrier islands have lost over 13 feet per year. Ocean beaches react to sea level rise by eroding farther inland. These “hardened” erosion control devices can damage the beach and adjacent property. A: Building a sand dune or placing artificial sand dunes? What hazards can affect real estate along ocean shorelines? A: There are numerous hazards associated with oceanfront real estate that can threaten your prospective property and undercut its value. Southern Carolina's barrier islands have lost over 13 feet per year. Ocean beaches react to sea level rise by eroding farther inland. These “hardened” erosion control devices can damage the beach and adjacent property. A: Building a sand dune or placing artificial sand dunes?