



# Town of Tarboro

**P.O. Box 220 – 500 Main Street**

**Tarboro, NC 27886-0220**

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**[www.tarboro-nc.com](http://www.tarboro-nc.com)**

Dear Property Owner,

On June 2, 2015 new flood maps, produced jointly by the Federal Emergency Management Agency (FEMA) and the State of North Carolina, became effective for the Town of Tarboro. These maps supersede prior maps and decisions of FEMA.

Flood zones are land areas identified by FEMA. Each flood zone describes that land area in terms of its risk of flooding. Land areas that are at high risk for flooding are called Special Flood Hazard Areas (SFHAs), or floodplains. These areas are indicated on Flood Insurance Rate Maps (FIRMs). In high-risk areas, there is at least a 1 in 4 chance of flooding during a 30-year mortgage. Flood history is only one element used in determining flood risk. More critical determinations are made by evaluating the community's rainfall and river flow data, topography, wind velocity, tidal surge, flood control measures, building development (existing and planned) and community maps.

To determine whether your structure is in a high-risk flood zone, you may visit [www.ncfloodmaps.com](http://www.ncfloodmaps.com) (please ensure you click the pinpoint icon directly on your structure for accuracy), or call the planning office.

Homes and businesses with federally-backed mortgages are required to have flood insurance if they are in a high-risk flood area. While flood insurance is not federally required if you live in a moderate-to-low risk flood area, it is still available at a lower cost and strongly recommended. FloodSmart.gov is the official site of the National Flood Insurance Program, and they can also be reached at 1-888-379-9531. Flood insurance can only be purchased through an insurance agent, but you can locate a local agent by an NFIP referral. As with other forms of insurance, your deductible can be increased to decrease the premium. These rates depend on several factors, including the date and type of construction of your home, along with your area's level of risk. Most premiums include a Federal Policy Fee and ICC Premium. The Town of Tarboro voluntarily participates in the Community Rating System (CRS), which qualifies all policies in our jurisdiction for an insurance premium discount: 15% in SFHA and 5% in Non-SHFA. It is important to note that renters may obtain a flood policy for contents.

Hiring a surveyor to determine the Base Flood Elevation (BFE) of your structure and produce an Elevation Certificate (EC) may greatly reduce your premium as it will indicate accurate risk. If the surveyor's data indicates your structure to be above the BFE, you should apply for a Letter of Map Amendment (LOMA) to have your individual property removed from the flood zone. The number for LOMA questions is 1-877-336-2627.

If you have further questions, please contact the Planning Department at 252-641-4249.

Sincerely,

Catherine W. Grimm  
Planning Director