

JEFF JACKSON
ATTORNEY GENERAL



REPLY TO:
MARY L. LUCASSE
(919) 716-6962
MLUCASSE@NCDOJ.GOV

Memorandum

To: North Carolina Coastal Resources Commission (CRC-25-18)
From: Mary L. Lucasse, Special Deputy Attorney General
Date: April 16, 2025
Re: Providing Potential Buyers with Information on Ocean Hazard AEC Notice Form

During the CRC's February meeting, it unanimously approved a motion stating that the CRC is in favor of having residential property owners, who have signed the Ocean Hazard AEC Notice Form, provide information regarding coastal hazards to potential buyers and asking the Real Estate Commission to include this information as a mandatory part of residential real estate disclosures. We have included this item on the agenda to discuss different methods for providing information to potential buyers about specific properties and Ocean Hazard AEC notice issues.

Background

In the early 1980s, following the adoption of oceanfront setback rules, the CRC received considerable feedback from coastal realtors and developers which caused it to explore alternatives that would achieve its goals while allowing some development between the 60-foot minimum setback and the setback line established by the long-term erosion rate. During these discussions, the CRC considered how to require that a structure be removed or moved at the owner's expense if it became endangered or encroached on the public beach. While that is somewhat different than the current issue, the proposed solutions considered at the time included options that the current CRC referred to in discussions at its February meeting. Specifically, in 1981, CRC counsel briefed the Commission on the following (and other) options:

- Whether the CRC could require the use of deed restrictions, filed in the chain of title for the property, as a method to alert future owners of coastal hazard-related restrictions on the property and to enforce those restrictions against future owners.
- Whether the CRC could require a CAMA permit applicant to post and maintain a bond to cover the cost of removal if the structure became imminently threatened.
- Whether a CAMA permit could be "conditioned" pursuant to N.C. Gen. Stat. §113A-120(b) to allow enforcement against subsequent owners.

In 1981, CRC counsel concluded that the CRC would require additional statutory authority to use any of these options. Furthermore, the legal and administrative complexity and uncertainty relating to enforcement under any of these options precluded then counsel for recommending that the CRC adopt any of these options. CAMA has not been amended to provide additional statutory authority.

More recently, in 2022, the North Carolina Real Estate Commission received a petition for rulemaking seeking to add new rules regarding the residential real estate disclosure form which would require an owner to make disclosures regarding a property's flood history and risk. The

CRC was made aware of this petition for rulemaking and submitted comments to the NC Real Estate Commission requesting that the disclosures also include information regarding coastal hazards that might impact the property. (See July 21, 2023 letter attached). Despite the CRC's request, only information regarding flooding was added to the Disclosure Form. The formal method for requesting changes to the Disclosure Form would be through a petition for rulemaking. It seems unlikely that given the NC Real Estate Commission's recent consideration of the CRC's request that information regarding coastal hazards be required on the Disclosure Form, the NC Real Estate Commission would reconsider its position or that the CRC would want to petition another agency to begin rulemaking.

The NC Real Estate Commission and NC Sea Grant currently offer an informational brochure titled "Purchasing Coastal Real Estate in North Carolina" on their websites (attached). This brochure was authored by NC Sea Grant (including Spencer Rogers) and was most-recently updated in 2018. It provides general information about coastal hazards but not specific information about a particular property. I have highlighted sections on the attachment Brochure that might be beneficial to update.

Recommendations:

1. Contact the North Carolina Sea Grant Program and the North Carolina Real Estate Commission to see if they are willing and able to update their brochure.
2. Contact the North Carolina Real Estate Commission to see if the link to the Brochure could be made more visible on the website.
3. Consider having DCM staff provide a training for realtors (including an option to get continuing education credit) on the issues addressed in the Brochure.
4. Other options?

Attachments:

1. July 21, 2023 Comments provided to the NC Real Estate Commission and attachments.
2. 2018 Brochure titled Purchasing Coastal Real Estate in North Carolina.



North Carolina Coastal Resources Commission

July 21, 2023

By email to: Public.Comment@ncrec.gov

North Carolina Real Estate Commission
PO Box 17100
Raleigh, NC 27619-7100

Re: Comments regarding proposed changes to Disclosure Form

Dear Members of the North Carolina Real Estate Commission:

On behalf of the North Carolina Coastal Resources Commission (CRC), I am writing to comment on the proposed changes to the State of North Carolina Residential Property and Owners Association Disclosure Statement (Disclosure Statement).

As you may know, the CRC has responsibility for the Coastal Area Management Act of 1974 (CAMA) and adopts administrative rules to implement the state's coastal program in the twenty coastal counties. CAMA permits are required for development along our state's coast, and for properties on or near the Atlantic Ocean. The CRC has adopted oceanfront erosion setbacks designed to locate new development landward of ocean hazards including erosion and coastal flooding, both of which have been exacerbated by sea level rise.

At the CRC's April 25-26, 2023 meeting, we heard a presentation about the December 1, 2022 Petition for Rulemaking to the NC Real Estate Commission (Commission) from the Southern Environmental Law Center on behalf of five non-profit organization clients seeking to add five new questions to the disclosure statement regarding a property's flood history and flood risk. We were also presented information about past attempts of members of the General Assembly to add information to the disclosure statement regarding coastal hazards, and information about how other coastal states require disclosure of coastal hazards.

The CRC is aware that your Commission and North Carolina Sea Grant have jointly created an educational brochure titled "Purchasing Coastal Real Estate in North Carolina" which includes information on both flooding and coastal hazards. See [CoastalBrochure.pdf](https://www.ncrec.gov/Publications/Pubs/CoastalBrochure.pdf) at <https://www.ncrec.gov/Publications/Pubs/CoastalBrochure.pdf>. However, as neither the seller nor the real estate agent is required to provide the brochure to potential purchasers, and because the brochure provides general information but not information about coastal erosion and shoreline stabilization projects at a specific property address, the CRC considers the proposed changes to the Disclosure Statement an important next step in providing necessary information to allow potential buyers make educated decisions when purchasing property.

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EXECUTIVE SECRETARY



Division of Coastal Management
Department of Environmental Quality
400 Commerce Ave., Morehead City, North Carolina 28557
Phone 252-808-2808 FAX 919-733-1495

In general, the CRC supports the recent rule amendment which requires the Disclosure Statement to include questions regarding the flooding history of the property, as well as your current effort to update the Disclosure Statement in light of the new rules. However, we suggest some additional revisions to the Disclosure Statement for clarity and efficiency. In addition, to the extent allowed by the revised 21 NCAC 58A .0114, we also suggest broadening the required disclosures to address some issues specifically related to coastal property. Attached to this letter are the CRC's proposed revised questions F4 through F12 with deletions represented by striking through the language and additions shown by underlining the proposed new language. The reasons for these suggested revisions are described in the following paragraphs:

Section F4: The CRC requests that this section be changed to delete the three sentences included after the initial question. The first and last sentence is redundant as these questions are already included in the Disclosure Statement in sections F6 and F7. The CRC suggests that the Note be moved to section F7 which relates to the existing flood insurance policy.

Section F5: The CRC requests that this section be changed to add the words "shoreline erosion" and "a hurricane" in the first sentence as a coastal storm's surge or more generally a hurricane may cause erosion damaging the property's shoreline. The CRC notes that the second sentence relating to an insurance claim is redundant as it is also addressed in section F6 of the Disclosure Statement. Therefore, this sentence should be deleted from this section. In addition, the sentences regarding FEMA and federal disaster assistance (including the NOTE) are already covered in section F8 and should be deleted in this section as redundant.

Section F6: No proposed changes.

Section F7: The CRC suggests that the Note in Section F4 be moved to this section as it relates to flood insurance.

Section F8: The CRC suggests that the word "flood" be deleted from this section as assistance under FEMA and other federal programs may be available for other types of property damages (for example, to replace roofs blown off or destroyed during a hurricane).

Section F9: No proposed changes.

Section F10: The CRC proposes that the Commission add a new section to the Disclosure Statement to require disclosure of whether the existing structure conforms to the CRC's setback rules. A nonconforming structure cannot be replaced if destroyed and any new development on the property that does not meet the CRC's rules can only be permitted if a variance is granted by the CRC.

Section F11: The CRC proposes that the Commission add a new section to the Disclosure Statement to require disclosure of the long-term annual erosion rate for shoreline property. This information is found on the Division of Coastal Management's website: <https://ncdenr.maps.arcgis.com/apps/webappviewer/index.html?id=f5e463a929ed430095e0a17ff803e156> or by calling the DCM field representative assigned to the area in which the property is located. In addition, the CRC suggests that the Commission consider adding this statement to explain the significance of erosion on a coastal property: "NOTE: A structure threatened by erosion shall be relocated or dismantled within eight years of the time when it becomes imminently threatened, and in any case upon its collapse or subsidence as required by 15A NCAC 7H .0306(g)."

The CRC also recommends adding the following note: "If the property is located in one of North Carolina's twenty coastal counties, it may be subject to the Coastal Area Management Act of 1974 (CAMA) and the Coastal Resources Commission's rules and a CAMA permit may be required for repairs or improvements. Contact the Division of Coastal Management or the local government with permit authority over construction adjacent to the shoreline for more information."

Section F12: The CRC proposes that the Commission add a new section to the Disclosure Statement to provide information on any prior beach nourishment projects, dune construction, beach bulldozing, or any erosion control structures installed on the property (sandbags, geotubes, bulkheads, seawalls, groins, revetments, or similar structures) and the date the erosion control structure must be removed in accordance with any local, state, or federal permits.

* * * * *

The CRC is aware that disclosure statements in South Carolina and Texas already include coastal hazard disclosure requirements. We are respectfully requesting that you consider making the revisions suggested above including adding the questions relating to coastal hazards.

Sincerely,

A handwritten signature in blue ink, reading "M. Renee Cahoon".

M. Renee Cahoon, Chair
North Carolina Coastal Resources Commission

cc: Braxton Davis, Director of Division of Coastal Management
Members of the North Carolina Coastal Resources Commission

F. ENVIRONMENTAL / FLOODING

Revised Questions F4 through F12

F4. Is the property located in a federally-designated flood hazard area?

~~If you answered yes, is there a current flood insurance policy covering the property?~~

~~[NOTE: An existing flood insurance policy may be assignable to a buyer at a lesser premium than a new policy.]~~

~~If you answered yes, is there a flood elevation certificate for the property?~~

F5. To your knowledge, has the property experienced any damage due to shoreline erosion, flooding, water seepage, or pooled water attributable to a natural event such as a hurricane, heavy rainfall, coastal storm surge, tidal inundation, or river overflow?

~~If you answered yes, have you ever filed a claim for flood damage to the property with any insurance provider, including the National Flood Insurance Program?~~

~~If you answered yes, have you received assistance from FEMA or any other federal disaster flood assistance for flood damage to the property?~~

~~[Note: For properties that have received disaster assistance, the requirement to obtain flood insurance passes down to all future owners. Failure to obtain flood insurance when required can result in an owner being ineligible for future assistance.]~~

F6. Have you ever filed a claim for flood damage to the property with any insurance provider, including the National Flood Insurance Program? If yes, provide the amount received: _____

F7. Is there current flood insurance on the property? If yes, provide the annual premium amount: _____

[NOTE: An existing flood insurance policy may be assignable to a buyer at a lesser premium than a new policy.]

F8. Have you or any previous owner received assistance from FEMA, the US Small Business Administration, or any other federal disaster flood assistance for flood damage to the property?

[NOTE: For properties that have received disaster assistance, the requirement to obtain flood insurance passes down to all future owners. Failure to obtain flood insurance can result in an owner being ineligible for future assistance.]

F9. Is there a FEMA elevation certificate for the property?

F10 Does the existing structure on the property conform to the setbacks established by the Coastal Area Management Act of 1974 and the rules of the Coastal Resources Commission?

NOTE: If the property is located in one of North Carolina's twenty coastal counties, it may be subject to the Coastal Area Management Act of 1974 (CAMA) and the Coastal

F. ENVIRONMENTAL / FLOODING

Revised Questions F4 through F12

Resources Commission's rules, and a CAMA permit may be required for repairs or improvements. Contact the Division of Coastal Management or the local government with permit authority over construction adjacent to the shoreline for more information. A nonconforming structure cannot be replaced if destroyed and any new development on the property that does not meet the CRC's setback rules can only be permitted if a variance is granted by the CRC.

- F11 What is the current long-term annual erosion rate calculated by the North Carolina Division of Coastal Management for the property? _____ feet per year

NOTE: A structure threatened by erosion shall be relocated or dismantled within eight years of the time when it becomes imminently threatened, and in any case upon its collapse or subsidence as required by 15A NCAC 7H .0306(g)."

- F12 Are there any prior beach nourishment projects, dune construction, beach bulldozing affecting the property, or any erosion control structures installed on the property (sandbags, geotubes, bulkheads, seawalls, groins, revetments, or similar structures)? If so, what is the date the erosion control structure must be removed in accordance with any local, state, or federal permits?

A: Probably, but not always. You may be able to purchase a flood insurance policy (separate from a standard homeowner’s policy). The National Flood Insurance Program (NFIP) makes flood insurance available nationwide to eligible properties. NFIP policies are written by private insurance companies for a processing fee, and based on federally-mandated terms and costs. Discounts on annual premiums are available for buildings in some flood zones if constructed above the minimum floor elevation standards. To determine if NFIP insurance is available in your area, contact your insurance agent or see N.C. flood maps online at: <http://www.ncfloodmaps.com/>.

For elevation discounts and tips on rating existing buildings, see: http://www.ncfloodmaps.com/pubdocs/grandfathering_letter.pdf.

Determine the availability and cost of flood insurance in advance, and any limits on coverage. Private insurance coverage may be available for excess flood coverage or property not eligible for the NFIP.



Q: Is flood insurance mandatory for coastal property?

A: Sometimes. If the property is in an identified flood-prone area, federally insured lenders, including most banks, savings & loans and mortgage lenders, are required to have the building owner provide proof of flood insurance coverage for the life of the lien.

Outside flood-prone areas, lenders still may require flood insurance to protect their lien and may declare the balance of the loan due and payable if

coverage is not maintained. If a loan is not federally insured or there is no loan, no law requires flood insurance.

Flood-prone areas are identified on Flood Insurance Rate Maps. (See above for sources.) Even if not required, when building or buying near the ocean, flood insurance is always a good idea.

[For information about flood insurance and discounts, contact your local building official, insurance agent, the North Carolina Floodplain Mapping Program or the National Flood Insurance Program.]

Q: What are the limitations of flood insurance?

A: Federal flood insurance covers only building and contents damage—including damage from waves—caused by flooding. Technically, damage caused by chronic, long-term erosion is not directly covered unless it occurs during a storm event.

Federally-backed flood insurance coverage does not cover damage to the land caused by flood, waves or erosion. Therefore, much of the purchase price for oceanfront property is not insured if the land erodes.

When a building is so damaged that it cannot be repaired or rebuilt, flood insurance may be inadequate to cover the cost of removing the structure and/or repaying the loan. Even if the building is undamaged, erosion that makes the lot “unbuildable” for new construction may cause the property value to significantly decline.

Q: Should a prospective buyer inquire about flood insurance premiums before buying?

A: Yes. Congress amended the NFIP in 2012 and 2014. Additional amendments are under consideration. Annual premiums for some buildings have been raised significantly. It has been proposed to deny coverage to some buildings with higher claims. It is impossible to predict when or if Congress will modify the NFIP or how those changes may affect annual premiums. Additionally, all 20 of North Carolina’s coastal counties are scheduled 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: Can I get insurance for wind damage to coastal property?

A: Probably. Because of the high risk in coastal areas, some private insurance companies exclude coverage for wind damage. For that reason, the N.C. Department of Insurance has established the Coastal Property Insurance Pool, formerly known as the “Beach Plan,” to provide wind coverage in areas where it is not otherwise available.

Residential Windstorm Mitigation Credits are available at varying levels for several types of roof construction and re-roofing. Refer to the NC Joint Underwriting Association/ NC Insurance Underwriting Association-Coastal Property Insurance pool for further information. (<https://www.ncjua-nciua.org>)

[For more information about the Beach Plan or homeowner’s policy coverage, contact your insurance agent or the North Carolina Department of Insurance.]



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

A: Maybe. If the damage is less than 50 percent of the building’s market value immediately prior to the damage, you may be able to repair it at its original location. However, if the building is more than 50 percent damaged, repairs must meet the latest setback requirements, floodplain regulations and other building code requirements. Permits are required, as if it were new construction. In addition, repair or replacement on the lot would be prohibited if erosion has left insufficient space to meet the setback at that time.

Purchasers should determine if the lot and building presently meet the setback for new construction and eligible for a replacement building, keeping in mind the risk that erosion may make the lot unbuildable in the future.

ADDITIONAL INFORMATION :

- **North Carolina Division of Coastal Management**
252-808-2808 / 1-888-4RCOAST (1-888-472-6278)
www.nccoastalmanagement.net
- **North Carolina Real Estate Commission**
(919) 875-3700
www.ncrec.gov
- **North Carolina Department of Insurance**
For general information: 1-800-546-5664
<http://www.ncdoi.com/>
“Beach Plan” information: 1-800-662-7048
<http://www.ncjua-nciua.org/>
- **National Flood Insurance Program**
<http://www.ncfloodmaps.com/>
<http://www.floodsmart.gov/floodsmart/>
- **Local Building Officials**
Call the local town hall or county municipal building.

AUTHORS :

- **Lisa Schiavinato & Walter Clark** (retired)
*North Carolina Sea Grant Coastal Law,
Policy and Community Development Specialist*
919-515-1895
lisa_schiavinato@ncsu.edu
- **Spencer Rogers**
*North Carolina Sea Grant Coastal Construction
and Erosion Specialist*
910-962-2491
rogerssp@uncw.edu www.ncseagrant.org

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THE NORTH CAROLINA
REAL ESTATE COMMISSION
P.O. Box 17100 • Raleigh, NC 27619-7100
Phone: 919/875-3700 • Website: www.ncrec.gov

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Questions and Answers on: PURCHASING COASTAL REAL ESTATE IN NORTH CAROLINA



A publication of the North Carolina Real Estate Commission

Questions and Answers on: PURCHASING COASTAL REAL ESTATE IN NORTH CAROLINA

Looking for property near the ocean? With almost 330 miles of ocean shoreline, North Carolina boasts some of the most spectacular beaches in the nation. But before buying, you should be aware of other factors that accompany the pleasures of owning property near the beach.



Most oceanfront real estate in North Carolina is located on barrier islands. These narrow strips of land between the sea and sound are particularly vulnerable to ocean forces such as storms and beach erosion that can threaten your prospective property and undercut its value.

This brochure focuses on questions you should ask as a potential purchaser of coastal real estate, whether you are considering an undeveloped lot or an existing building.

Q: What unusual hazards can affect real estate along ocean shorelines?

A: Real estate near the ocean or an inlet is at risk for shoreline erosion. The property boundary adjacent to the water is influenced by forces of nature and changes from day to day and year to year.

Q: What causes shoreline erosion?

A: Shoreline erosion is caused by many factors including seasonal fluctuations in the width of the beach, storm-induced erosion, long-term erosion, a gradual rise in sea level, and inlet migration/oscillations.

Generally, North Carolina's beaches are seasonally narrower in the stormy fall and winter months. The mean high water line may move landward temporarily by 75 to 100 feet during the stormy season. This "seasonal" erosion usually recovers for the summer tourist season.

A severe storm can cause dune erosion between 25 and 150 feet. While much of the storm-induced dune erosion may be temporary, it can sometimes take years or even decades for the dunes to recover.

Chronic, long-term erosion is the accumulation of many causes which result in the permanent loss of sand from the beach and dune. Some sand may be lost offshore in the worst storms. Storm waves may also overwash low islands, moving sand to the backside of the island and into the bay, where sand may also be trapped by the inlets.

A gradual rise in sea level also contributes to shoreline erosion. Sea level in North Carolina has risen 1 to 1.5 feet over the last century and could increase an additional 2 to 11 inches by 2045. By 2100, sea level may rise more than 3 feet. Ocean beaches react to sea level rise by eroding farther inland.

Tidal inlets between the barrier islands also can be extremely volatile. A few of North Carolina's inlets persistently migrate in one direction at over 100 feet per year. Inlets also can cause the ocean shoreline for some distance away from the inlet to oscillate, as first one side and then the other side traps sand and builds dunes as the other erodes over years or decades.

Q: What is the typical erosion rate of a North Carolina shoreline?

A: North Carolina Division of Coastal Management studies show an average long-term erosion rate of approximately 1.6 feet annually for the entire coast over the last 70 years. Some areas have lost over 13 feet per year. Ocean shorelines near

inlets and inlet shorelines usually experience the greatest fluctuations, on the order of 10 times non-inlet erosion rates for a decade or longer.

[For information on erosion rates, contact the N.C. Division of Coastal Management or the local permitting office.]

For erosion rate maps: http://www.nccoastalmangement.net/Maps/SB_Factor.htm

For shoreline change maps and inlets: http://www.nccoastalmangement.net/Maps/shoreline_mapintro.htm



Q: Will I automatically be informed about erosion, erosion rates and oceanfront building setbacks?

A: Not necessarily. North Carolina law does not specifically require that the information be disclosed to buyers other than the original builder. Purchasers should be sure to research coastal hazards and their potential impact on the property.

If you are working with a licensed real estate broker, the broker has a duty to disclose material facts that the broker knows or reasonably should know. Although real estate brokers may not always know the erosion rates or setback location for particular oceanfront properties, they should advise you of the possibility of erosion and direct you to available sources of information. If the broker knows the erosion rate or building setback for a particular property, the broker should disclose it to you.

Q: If I purchase undeveloped oceanfront property, where should I build on the lot?

A: North Carolina regulations require that new construction

be a certain distance or setback from the ocean. The setback is measured landward from the line of stable, natural vegetation nearest the sea, usually near the base of the frontal dune. Other restrictions also may apply. Local permit officers can locate the minimum setbacks on your lot.

Purchasers should note that the required setback does not guarantee a safe location. In fact, it implies that if erosion occurs as expected, a new building could be sitting on the beach or destroyed in 30 years (about the time the structure is paid for under a traditional 30-year mortgage). Because the ocean shoreline is eroding, it may be in your best interest to build farther landward than the minimum distances allowed.

Q: 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 or erosion. Piling foundations can raise the first floor above expected flood elevations and waves. Avoiding the storm surge and waves is critical for storm survival. Determine the floor elevation relative to local flood predictions. Higher elevations are safer.

Embedding the tip of pilings deeper than five feet below sea level can help a building stand during temporary storm-induced dune erosion episodes and long-term erosion.

Building code changes in 1986 make it more likely that later oceanfront buildings will have deeper foundations. Purchasers should consider researching the depth of the existing pilings relative to the depth of potential erosion.

Any walls constructed between pilings should be designed to break away when hit by waves without damaging the elevated building. Generally, the enclosed space in the floodplain may be used only for parking, storage or access to the elevated building but may not be used for living area.

The wind resistance of the building depends on good connections from the peak of the roof to the bottom of foundation. The resistance of all the exterior surfaces to

wind-blown water is also critical to reduce interior damage. Wind-blown debris damage can be reduced by storm shutters or impact-resistant glass. Consider hiring an inspection professional to determine if the building meets the present building codes or can be improved to meet them. Discounts on your homeowners insurance may be available for some building features.

See: <http://www.ncrb.org/Portals/0/ncrb/circular%20letters/property/P-10-10%20-%20Intro%20of%20Hurricane%20Mitigation%20Credits%20-%20HO%20and%20Dwg.pdf>

Sand dunes also provide significant protection from erosion and waves during severe storms. Generally, the bigger the dune and the farther landward it is located, the more storm protection it offers. However, it is important to understand that sand dunes offer little protection from long-term erosion. For more details on dune protection and erosion see the Dune Book: https://ncseagrant.ncsu.edu/ncseagrant_docs/products/2000s/dune_book.pdf.



Q: If my oceanfront property becomes threatened by erosion can I:

(1) Construct a seawall?

A: No. Seawalls, bulkheads, revetments, groins, jetties or breakwaters are generally not allowed along the ocean beaches of North Carolina. These "hardened" erosion-control devices can damage the beach and adjacent properties.

(2) Construct temporary erosion-control structures such as sand bags?

A: If a building is imminently threatened by erosion, a

property owner may be permitted to place large sandbags or build artificial sand dunes for temporary protection to allow the building to be relocated or until short-term erosion has reversed.

Both size and time limits are placed on each temporary sandbag structure.

[For information on site-specific erosion control projects, contact your local permit officer or the N.C. Division of Coastal Management.]

(3) Replenish the eroding shoreline by placing sand from an outside source onto my property?

A: Yes. Beach nourishment may be permitted in North Carolina. However, it provides only temporary relief and requires regular additions of sand for maintenance. To be effective, it must extend beyond the beach in front of a single property, generally along a mile or more of shoreline. It is, therefore, a community solution, rather than an individual property owner solution.

(4) Move my house away from the eroding shoreline?

A: Yes. If space allows, a structure can be moved landward on the same lot, or it can be relocated to a new property. If the building is relocated with private funds, it must be relocated the maximum feasible distance landward on the present property. If relocated with public funds, it must meet the current setback requirements.

(5) Be required to move my house away from the eroding shoreline?

A: Yes. As of 1993, new development permits for oceanfront buildings require owners to move or dismantle erosion-threatened buildings (buildings that are less than 20 feet from the line of stable dune vegetation nearest the sea), unless natural shoreline recovery or beach nourishment takes place within two years and the structure is no longer threatened.

[For information on site-specific erosion control projects, contact your local permit officer or the N.C. Division of Coastal Management.]

Q: Can I get insurance for damage resulting from erosion and flooding?

Continued