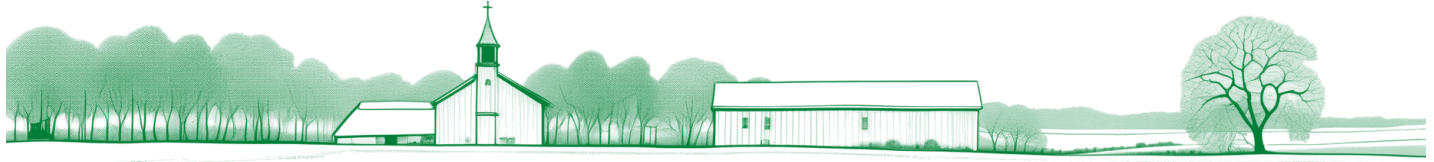




THINKING ABOUT CURRITUCK COUNTY?

Currituck County: 10 Questions Buyers Ask

Straight answers to the questions people ask most about buying a home in Currituck County, NC.



The full Currituck County guide. Scan for the neighborhoods, prices, financing and history behind these answers on currituckbuyersbrief.com.

Questions? Call or text Travis at (252) 202-4945.

1. What is the property tax rate in Currituck County?

For the 2026 tax year the countywide rate is \$0.60 per \$100 of assessed value, down from \$0.62 in 2025. Some parcels pay a special district rate on top, such as the Corolla Fire Protection Service District (\$0.08, for \$0.68 in all) or the Carova Beach Road Service District (\$0.02, for \$0.62 in all). Each home also pays a yearly solid waste fee: \$500 per dwelling unit on the southern Currituck beaches and \$274 on the mainland and northern beaches. Currituck also charges a land transfer tax of \$1 per \$100 when property is sold.

Source: currituckcountync.gov; ncdor.gov · as of July 1, 2026 · check: currituckcountync.gov

2. Is Corolla in Currituck County, and is it on the Outer Banks?

Yes. Currituck County takes in the northernmost section of the Outer Banks, including Corolla and the 4-wheel-drive beach north of it where Carova is. The county seat, Currituck, has never been incorporated, and the State Library lists Corolla, Coinjock and Knotts Island among the county's other unincorporated communities. On the mainland, the Census Bureau counts Moyock and Grandy as census-designated places inside the county.

Source: currituckcountync.gov; ncpedia.org; tigerweb.geo.census.gov

3. Is Corolla in a flood zone, and will I need flood insurance?

Flood zones vary lot by lot, so check the exact address on FEMA's Flood Map Service Center or North Carolina's Flood Risk Information System; with a government-backed mortgage on a home in a Special Flood Hazard Area, flood insurance is required. Currituck County is a Class 6 community in FEMA's Community Rating System, which FEMA's Community Status Book shows with a 20% premium discount. Carova lies in federal coastal barrier unit L01, where federal flood insurance covers only buildings built, or permitted and under construction, before the prohibition date (October 1, 1983 at Carova), so check the exact address on the U.S. Fish and Wildlife Service mapper and price private flood coverage before you commit.

Source: fema.gov; floodsmart.gov; fws.gov; gis1.wim.usgs.gov · as of October 1, 2026 · check: msc.fema.gov



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4. How do you get to Carova Beach, and do you need a permit?

Carova is in Currituck's 4-wheel-drive area north of Corolla; the county warns that a vehicle without 4-wheel drive should not attempt the beach, and there are no gas stations in the 4×4 area. From the second Saturday of May through the last Saturday in September, a vehicle parked on that beach needs a county permit. Owners use their Currituck County Access Permit, 4×4-area owners with a dwelling can get two more at the Corolla Visitors Center, and visitors not renting there can buy a \$50 weekly permit (limited to 300 a week).

Source: currituckcountync.gov · as of February 13, 2026 · check: currituckcountync.gov

5. Is Currituck County evacuating, and how do hurricane evacuations work?

Evacuation orders come from Currituck County and use North Carolina's Know Your Zone areas, where Zone A typically leaves first; look up your address on the state's Know Your Zone map and sign up for Currituck Alert. NCDOT says evacuation clearance times on US 158 and NC 168 far exceed the state's 18-hour standard. To return after an evacuation you need a re-entry permit or proof of residency; the county's Access Permit works for re-entry, and owners who bought on or after July 1, 2024 must apply for theirs.

Source: currituckcountync.gov; ncdot.gov; ncdps.gov · as of October 25, 2026 · check: ncdps.gov

6. Where is the closest hospital to Corolla?

North Carolina's list of licensed hospitals, dated March 5, 2026, shows no hospital in Currituck County. Hospitals in neighboring counties on that list are The Outer Banks Hospital in Nags Head (Dare County), with 21 general beds, and Sentara Albemarle Medical Center in Elizabeth City (Pasquotank County), with 90. Ambulance service in Currituck comes from the county's own Fire-Emergency Medical Services department.

Source: currituckcountync.gov; info.ncdhhs.gov · as of March 5, 2026 · check: info.ncdhhs.gov

7. Is the Mid-Currituck Bridge going to be built?

The Mid-Currituck Bridge is a proposed 7-mile toll project that would add a second crossing of Currituck Sound, connecting the Currituck mainland to the Outer Banks. The State Auditor reported on June 22, 2026 that \$61 million had been spent since the project began in 1995, with no construction contract awarded and no baseline budget or schedule in place. The auditor put the cost at \$1.2 billion, leaving a \$702 to \$832 million funding gap even after \$173 million in committed state funds. Until a bridge is built, the only highway crossing of the sound is the Wright Memorial Bridge on U.S. 158 into Dare County.

Source: auditor.nc.gov; ncdot.gov · as of June 22, 2026 · check: ncdot.gov

8. Can I live in Moyock and commute to Virginia?

Many residents already do: the Census Bureau's 2020-2024 survey shows 45.0% of Currituck County workers, and 56.4% of Moyock workers, work outside North Carolina. The mean one-way commute is 35.5 minutes for the county and 35.8 minutes for Moyock, and 9.0% of county workers work from home. Drive the trip to your own job at rush hour before you buy.

Source: data.census.gov · as of October 25, 2026 · check: data.census.gov

9. How many people live in Corolla year-round?

The Census does not count Corolla as a place of its own, but the census tract that covers Currituck's Outer Banks (tract 1101.01, which takes in Corolla and Carova) had 1,457 residents and 4,777 homes in the 2020 Census. Of those homes, 3,766 were vacant for seasonal, recreational or occasional use and 693 were occupied as someone's usual home on Census Day. The whole county counted 28,100 residents in 2020, and the Census Bureau estimates 33,158 as of July 1, 2025.

Source: census.gov; data.census.gov; tigerweb.geo.census.gov · as of July 1, 2025 · check: census.gov



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10. Can I use a USDA loan or NCHFA down payment help here?

USDA's map shows no ineligible area in Currituck County, and its Guaranteed limits here are \$123,850 for 1 to 4 people and \$163,500 for 5 to 8 (maximum adjusted household income, as of October 24, 2026); run the exact address on USDA's map, because the map alone does not settle eligibility. Carova sits in a federal coastal barrier unit, where federal law bars most new federal financial assistance, so ask a licensed mortgage broker early whether a Carova home can carry a USDA or other federally backed loan. NCHFA's NC 1st Home Advantage Down Payment is a fixed \$15,000, a 0% forgivable second mortgage (a loan, not a grant), forgiven 20% a year at the end of years 11-15, with Currituck income limits of \$129,000 (1 to 2 people) and \$150,000 (3 or more) and a \$525,000 price limit; it can't be combined with NCHFA's up to 3% assistance, though a Community Partners Loan Pool loan can be added to either.

Source: eligibility.sc.egov.usda.gov; fws.gov; gis1.wim.usgs.gov; nchfa.com · as of October 24, 2026 · check: eligibility.sc.egov.usda.gov

More on Currituck County at currituckbuyersbrief.com. Questions while you work through this? Call or text Travis at (252) 202-4945, or the office at (252) 632-8681.

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