

Weekly News Summary for Sunday, November 16, 2025.

On Nov. 14, In a bipartisan collaboration, North Carolina Governor Stein and the state's Commissioner of Insurance Mike Causey called on Congress to pass HR3161, the Preventing Environmental Hazards Act of 2025, a bill co-introduced by NC Congressman Murphy and joined by Maine Congresswoman Chellie Pingree, NC Congressman Davis, NC Congressman Rouzer and U.S. Representative Wittman of Virginia.

HR3161 will create more proactive support for coastal homeowners whose homes are at risk of collapse. Since September, severe weather events have caused 15 houses in Buxton and one in Rodanthe to collapse into the ocean, spreading debris for miles and creating safety hazards. North Carolina Gov. Josh Stein and the state's Insurance Commissioner Mike Causey sent a joint letter to the leaders of the House Financial Services Committee.

A new organization has formed on the Outer Banks to take on one of the region's most persistent challenges — protecting Hatteras and Ocracoke Islands from the growing impacts of erosion, flooding, and infrastructure decay, reports the Island Free Press. The Defenders of Croatoan, founded by Buxton Civic Association co-vice presidents Brian Harris and Jeff Dawson, will serve as a policy and advocacy group dedicated to securing funding and influencing decisions that affect coastal resiliency and the long-term future of the islands, especially NC Highway 12. The group's mission statement makes its purpose clear: *"Defenders of Croatoan will strive to protect Hatteras and Ocracoke through policy & advocacy. Lobbying at all levels, we will shape decisions that support environmental and business resiliency. We will have a seat at the table; and in the right rooms."*

The creation of the organization comes after several years of mounting frustration among island residents who say the local, state, and federal response to erosion and storm damage has been too slow and fragmented. While the Buxton Civic Association will continue to focus on community-based projects, the new organization's reach will extend across both islands, with a mandate to directly engage with policymakers in Raleigh, Washington, and beyond. Read the entire article at [island free press dot org](http://islandfreepress.org)

The North Carolina Rate Bureau has proposed significant insurance rate increases for dwelling policies. This type of policy is used for second homes, vacation rentals, and year-round rental properties. The proposed rate increase for beach areas in Dare, Currituck and Hyde counties, or Territory 110, is 40.6% for each year 2026 and 2027. The proposed rate increase for non-beach areas in Dare, Currituck, Hyde and Pamlico counties, or Territory 130, is 37.4% for each year 2026 and 2027.

The proposed rate increases were filed by the NC Rate Bureau Oct. 30, 2025. The last dwelling rate increase approved by the state's Department of Insurance became effective November 1, 2024.

The Outer Banks Association of Realtors® argues that the 2024 rate increase has not been in place long enough to adequately evaluate effectiveness. Rate increases of 14.9% and 5.8% for territories 110 and 130 respectively for extended coverage dwelling policies have been in place for only 12 months.

The association also argues that back-to-back double-digit rate increases in 2026 and 2027 are unsustainable for North Carolina property owners. The first rate increase, set for July 1, 2026, is proposed for 40.6% and 37.4% for the respective territories. The second increase, on July 1, 2027, is proposed for the same percentages based on the previous year's base.

The deadline to submit comments is November 19, 2025. When submitting comments, include your name and North Carolina property address. Dare County has joined the association in urging North Carolina Insurance Commissioner Mike Causey to deny the 2025 Dwelling Rate Filing.

Send comments by Email to 2025DwellingandFire@ncdoi.gov. Send Comments by Mail to Kimberly Pearce, NC Department of Insurance, 1201 Mail Service Center, Raleigh, NC 27699-1201.

On November 14, 2025, North Carolina SNAP recipients received full benefits loaded on their EBT cards. The staff at the North Carolina Department of Health and Human Services worked around the clock to get benefits out the door as quickly as possible.

A new satellite tracking program is giving the public an unprecedented look at red drum. The NC Marine & Estuary Foundation has officially launched an interactive online platform, ncmefoundation.org, that allows users to follow the migration routes of tagged red drum along the state's coast in near real time. The initiative combines science and technology to better understand the species' movement patterns and habitat use, while encouraging public engagement in marine conservation. For more information or to explore the tracking platform, visit ncmefoundation.org.

On Thursday, November 13, a ribbon cutting ceremony celebrated the relaunch of Hatteras Realty under new ownership. The original Hatteras Realty was purchased in 2021 by Vacasa which also purchased Outer Beaches realty at that time. Earlier this year, Vacasa was subsequently acquired by a company named Casago through a stock transaction. A detailed article discussing the new ownership, management, staffing and office locations can be found on the Island Free Press website.

On Nov. 20, three Cape Hatteras basketball teams play Camden in Buxton. The Junior Varsity Boys play at 4:30. The varsity girls play around 6 and the varsity boys at 7:30.

On Nov. 24, the Cape Hatteras Junior Varsity Girls play First Flight starting at 5:00 with the junior varsity boys playing around 6:30.

After Thanksgiving, Monday, December 1, the Manteo teams journey to Buxton. The Junior Varsity Girls start four games at 4 o'clock.

Winter Walking! Every Tuesday at 10:00 through the end of March, a group from the Fessenden Center will walk. Parking is at Burrus Field to walk along the new sidewalk on Lighthouse Road. The route could vary through the winter if the group decides to explore elsewhere. On questionable weather days, call the Fessenden Center at 252-475-5650 to inquire if the day's walk will happen.

Calling all carolers!!! A community Christmas caroling for our island's elderly and shut ins is being organized for this Christmas. If you would like to be a part of this, in ANY way, the group would love for you to join in. Needed are carolers, instrumentalists, drivers, encouragers, and you. Join the organizational meeting at the Cape Hatteras Baptist Church on Sunday, November 30, at 6 in the evening to discuss and brainstorm details and ideas.

By the way, this week is national collection week and the Cape Hatteras Baptist Church is the dropoff location for shoeboxes prepared for the Samaritan's Purse project.

The Surfin' Turkey 5K and Puppy Drum Fun Run is set for its 14th run on Thanksgiving morning, November 27. Start the day with a scenic run in Hatteras Village for a good cause. The annual event, organized by the Hatteras Island Youth Education Fund, supports local education at the Cape Hatteras Elementary and Secondary Schools. The 5K kicks off at 8:00 followed by the quarter-mile Puppy Drum Fun Run for children 12 and under at 9:00. The event welcomes participants of all ages and abilities, from experienced runners to casual walkers, and concludes with a complimentary pancake breakfast where everyone can relax before the day's Thanksgiving festivities. Registration for the 5K is \$40 in advance and \$45 on the day of the event, while the Fun Run for kids is free, though donations to the island's food pantry are encouraged. Go to hatterasyouth.com/surfin-turkey-5k to sign up or to volunteer.

Hatteras Island Photographer Daniel Pullen has a photographic essay displaying the fury of the ocean in Buxton at newyorker.com. Have a look and be amazed at his work.

Lat and Debby Williams, with lots of help, moved their threatened home away from the ocean's fury. Read the details in the Island Free Press and smile.

This is Radio Hatteras.