THINKING ABOUT CAROVA BEACH?

# Carova Beach: 10 Questions Buyers Ask

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



**The full Carova Beach guide.** Scan for the neighborhoods, prices, financing and history behind these answers on carovabeachbrief.com.

Questions? Call or text Travis at (252) 632-8681.

## 1. How do you get to Carova Beach, and do you need four-wheel drive?

Carova is in Currituck County's 4-wheel-drive beach area north of Corolla, reached by driving onto the beach at the county's off-road (4×4) ramp. The county says not to attempt the beach without 4-wheel drive, recommends airing down to 20 PSI for SUVs and half-ton trucks (35 for three-quarter-ton), and warns there are no gas stations in the 4×4 area. The beach speed limit is 35 mph, and 15 mph within 300 feet of any person.

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

## 2. Do you need a permit to drive or park on Carova beach?

A county permit is needed to park on the beach from the second Saturday of May through the last Saturday in September. County residents and non-resident owners use their Currituck County Access Permit (two per owner), owners with a dwelling in the 4×4 area can get two more beach parking permits at the Corolla Visitors Center, and visitors not renting there can buy a $50 weekly permit, limited to 300 a week. Owners who bought on or after July 1, 2024 must file the county's New Property Owner application.

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

## 3. What are the rules around Carova's wild horses?

Currituck County's code makes the Outer Banks part of the county, from Dare County to the Virginia line, a wild horse sanctuary. It is unlawful to come within 50 feet of a wild horse on purpose, to lure or feed one closer than 50 feet, or to take one out of the sanctuary, and a violation is a misdemeanor with a fine of up to $500, each day a separate offense. The county also asks tour vehicles to stay at least 50 feet away.

Source: currituckcountync.gov; library.municode.com

## 4. Is Carova being evacuated, and how does re-entry work?

Evacuation orders come from Currituck County and use North Carolina's Know Your Zone areas, where Zone A typically leaves first, so look up the address and sign up for Currituck Alert. After an evacuation the county lets people back in as areas are deemed safe, and a re-entry permit or proof of residency is required. The county's Access Permit serves as the re-entry permit, so keep it in the car you would drive back.

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

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General information, not legal, tax or lending advice. Answers checked against the sources listed on October 25, 2026; confirm anything that matters with the source or a licensed professional.

## 5. Can I get flood insurance on a Carova house?

Federal flood insurance is limited here: Carova lies in federal coastal barrier unit L01, and the National Flood Insurance Program covers a building there only if it was built, or permitted and under construction, before the prohibition date, which the federal mapper gives as October 1, 1983 across the Carova beach. Dates can differ within a unit, so check the exact address on the U.S. Fish and Wildlife Service mapper and price private flood coverage early for a newer home. Where NFIP policies are available, Currituck County's Community Rating System Class 6 gives a 20% discount, according to FEMA's Community Status Book.

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

## 6. Is Carova part of Corolla, and what county is it in?

Carova is in Currituck County, on the 4-wheel-drive beach north of Corolla at the northern end of North Carolina's Outer Banks. Neither Carova nor Corolla is an incorporated town or a Census place, and the State Library lists Corolla among Currituck's unincorporated communities. The county's tax schedule includes a Carova Beach Road Service District.

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

## 7. How many full-time residents live in Carova?

The Census Bureau does not publish a Carova figure, but adding up its 2020 census blocks north of 36.40 degrees latitude, which take in the 4×4 beach from Swan Beach to the Virginia line, gives 298 residents and 825 homes. Of those homes, 625 were vacant because they were held for seasonal, recreational or occasional use. That is about three in four homes held for seasonal use on Census Day.

Source: data.census.gov; tigerweb.geo.census.gov · as of April 1, 2020 · check: data.census.gov

## 8. What is the property tax rate for a Carova home?

For 2026 the Currituck County rate is $0.60 per $100 of assessed value, and Carova parcels in the Carova Beach Road Service District add $0.02, for $0.62 in all. The county also lists a yearly solid waste fee per dwelling unit of $274 for the mainland and northern beaches and $500 for the southern beaches, so ask the tax office which applies to a parcel. When property is sold, the county charges a land transfer tax of $1 per $100.

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

## 9. Where is the nearest hospital to Carova?

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. From Carova the trip starts with the beach drive back to the 4×4 ramp, so plan for that time.

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

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## 10. Can I use a USDA loan or NCHFA down payment help in Carova?

Federally backed loans may not be available. USDA's map shows no ineligible area in Currituck County (Guaranteed limits $123,850 for 1 to 4 people and $163,500 for 5 to 8, maximum adjusted household income, as of October 24, 2026), but Carova lies in coastal barrier unit L01, where federal law bars new federal financial assistance, including loan guaranties and insurance (mortgages bought by Fannie Mae or Freddie Mac are excluded). NCHFA's NC 1st Home Advantage Down Payment, a fixed $15,000 and a 0% forgivable second mortgage (a loan, not a grant), forgiven 20% a year at the end of years 11-15, has Currituck income limits of $129,000 (1 to 2 people) and $150,000 (3 or more) and a $525,000 price limit. Run the exact address on USDA's map, and ask a licensed mortgage broker early which loan types will close on a Carova house.

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

More on Carova Beach at **carovabeachbrief.com**. Questions while you work through this? Call or text Travis at **(252) 632-8681**.

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