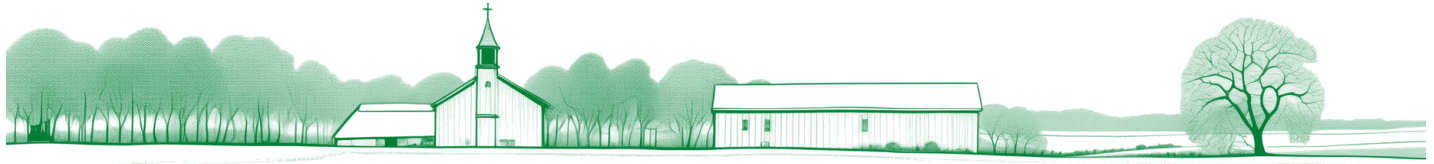


THINKING ABOUT CHOWAN COUNTY?

Chowan County: 10 Questions Buyers Ask

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



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

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

1. What is the property tax rate in Chowan County and Edenton?

For fiscal year 2026-2027, Chowan County's rate is \$0.72 per \$100 of assessed value, homes inside Edenton town limits add the Town of Edenton's \$0.48, and the county also lists a county fire tax of \$0.08. These rates are set on the 2022 values because state law (S.L. 2026-47) put Chowan in a one-year reappraisal moratorium; NCDOR lists the county's next reappraisal for 2027. Owners who are 65 or older, or totally and permanently disabled, may exclude the greater of \$25,000 or 50% of their home's appraised value if prior-year income is no more than \$38,800 (2026 tax year); the application is due June 1.

Source: chowancounty-nc.gov; dashboard.ncleg.gov; ncdor.gov; ncleg.gov · as of October 25, 2026 · check: chowancounty-nc.gov

2. Where can I find crime statistics for Edenton, NC?

Crime figures for Chowan County come from reports that local law enforcement agencies submit to the NC State Bureau of Investigation, which publishes Summary and NIBRS statistics for 2018 to the present. The Edenton Police Department patrols inside town limits, and the Chowan County Sheriff's Office is the county's law enforcement agency. Look up each agency in the SBI statistics to see the reported figures for the years you care about.

Source: chowancounty-nc.gov; ncsbi.gov; townofedentonnc.gov

3. Is Edenton in a flood zone?

Flood zones are set parcel by parcel on FEMA's Flood Insurance Rate Maps, and the current maps for both the Town of Edenton and unincorporated Chowan County took effect January 17, 2025; look up an exact address on North Carolina's Flood Risk Information System or FEMA's Map Service Center. Homes in high-risk flood areas with mortgages from government-backed lenders must carry flood insurance, and most homeowners policies do not cover flood damage. Edenton takes part in FEMA's Community Rating System at Class 7, which carries a discount of up to 15% on National Flood Insurance Program premiums; unincorporated Chowan County is not on FEMA's list.

Source: fema.gov; fris.nc.gov; msc.fema.gov · as of October 25, 2026 · check: fris.nc.gov

4. Is there a hospital in Edenton?

Yes. ECU Health Chowan Hospital at 211 Virginia Road in Edenton is a state-licensed hospital with 49 licensed general beds, and ECU Health describes it as a critical access hospital. Its emergency department is open 24 hours a day, seven days a week. The region's large referral hospital, ECU Health Medical Center, is in Greenville, which the county tourism authority puts about 1.5 hours from Edenton.

Source: info.ncdhhs.gov; locations.ecuhealth.org; visitedenton.com · as of March 5, 2026 · check: info.ncdhhs.gov

5. Who provides water, sewer and electric service?

Inside Edenton, the Town of Edenton provides electric and water service and lists in-town and out-of-town sewer rates; the town notes it does not bill for the Chowan County Water Department, which is a separate system. The county department serves about 4,100 customers. From October 1, 2026, county water costs \$22.00 a month for the first 2,000 gallons and \$11.00 for each additional 1,000 gallons, and county water bills also carry a \$21.00 monthly residential landfill charge, billed at \$63.00 a quarter for homes on wells.

Source: chowancounty-nc.gov; chowancounty.govoffice.com; townofedentonnc.gov · as of October 1, 2026 · check: chowancounty-nc.gov

6. What does it cost to live in Edenton and Chowan County?

The Census Bureau's 2020-2024 American Community Survey estimates the median value of owner-occupied homes in Chowan County at \$235,800 and the median gross rent at \$681 a month. Median monthly owner costs are \$1,497 for homes with a mortgage and \$624 for homes without one. These are five-year survey estimates, not current list prices, so pair them with today's listings and the 2026-2027 tax rates when you budget.

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

7. What are the rules for owning a home in Edenton's historic district?

Changes to a property in the Edenton Historic District go before the Edenton Preservation Commission, a citizen board appointed by Town Council, and the town says this can be anything from a fence to a new garage or an addition. Under state law, no exterior part of a building in a designated district may be erected, altered, restored, moved or demolished until the commission approves a certificate of appropriateness, whether or not a building permit is needed. The town posts a district map, and questions go to the Town Planner at (252) 482-2155 ext. 182. For a state-certified historic structure, North Carolina allows a 15% tax credit on rehabilitation expenses of at least \$10,000, capped at \$22,500 per parcel for a home that is not income-producing.

Source: ncleg.gov; townofedentonnc.gov

8. How far is Edenton from Norfolk, Greenville and Raleigh?

The Chowan County Tourism Development Authority lists drive times from Edenton of about 1.5 hours to Greenville, 1.5 hours to Norfolk, Virginia, 1.5 hours to the Outer Banks, 2 hours to New Bern, 2.5 hours to Raleigh and 4 hours to Washington, DC. Chowan County workers who commute spend 27.8 minutes getting to work on average, per the Census Bureau's 2020-2024 American Community Survey.

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

9. What internet service is available in Edenton?

The FCC National Broadband Map (data as of December 31, 2025) lists Connect Holding II LLC, which does business as Brightspeed, as reaching about 86% of Chowan County's 8,287 homes and business locations, and Mediacom about 72%. Satellite service from SpaceX, EchoStar and Viasat is listed for nearly every location, and T-Mobile, Verizon and AT&T are also listed in parts of the county. Coverage changes from one address to the next, so search the exact address on the FCC map before you buy.

Source: broadbandmap.fcc.gov; services.psc.ga.gov · as of December 31, 2025 · check: broadbandmap.fcc.gov



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10. Can I get a USDA loan or down payment help in Chowan County?

USDA's property eligibility map shows no ineligible area in Chowan County, including Edenton, but each address still needs its own check on the map. For a USDA Guaranteed loan, the maximum adjusted household income in Chowan County is \$122,800 for 1 to 4 people and \$162,100 for 5 to 8 (as of 2026-10-24). 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 Chowan County income limits of \$117,000 (1 to 2 people) and \$137,000 (3 or more) and a \$525,000 price limit; it can't be combined with the up to 3% help from the NC Home Advantage Mortgage, whose statewide income limit is \$158,000. A licensed mortgage broker can confirm what your household qualifies for.

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

More on Chowan County at edentonbuyersbrief.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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