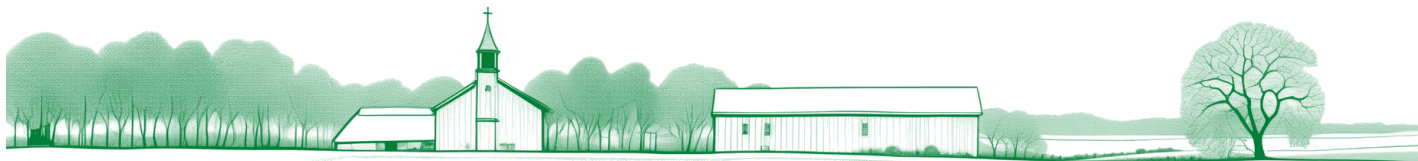


THINKING ABOUT HYDE COUNTY?

Hyde County: 10 Questions Buyers Ask

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



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

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

1. How do I get to Ocracoke, and how long is the ferry?

Vehicles reach Ocracoke on state ferries. NCDOT's 2026 schedule lists the Swan Quarter route at 2 hours 40 minutes and the Cedar Island route at 2 hours 15 minutes, both tolled with reservations recommended, and the free Hatteras route at 70 minutes. A vehicle under 20 feet pays \$15 one way on the Swan Quarter and Cedar Island routes. Departure times change by season, so check the current schedule before you plan a closing or a move.

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

2. Can you live on Ocracoke year round, and how many people do?

Yes. The 2020 Census counted 797 people and 966 housing units in the Ocracoke census area, and 4,589 people in all of Hyde County. The Census Bureau estimates Hyde County at 4,554 people on July 1, 2025. Ocracoke has its own public school, Ocracoke School, and a community health center open weekdays.

Source: hyde.k12.nc.us; ocracokehealthcenter.org; tigerweb.geo.census.gov; www2.census.gov · as of July 1, 2025 · check: data.census.gov

3. What is the property tax rate in Hyde County?

Hyde County's rate for fiscal year 2026-27 is \$0.92 per \$100 of assessed value, the same as 2025-26. NC DOR lists no town rates in Hyde County, but property on Ocracoke also paid a \$0.02 per \$100 mosquito control district tax in 2025-26, the latest state table. Property was last reappraised in 2024, and the next reappraisal is scheduled for 2030.

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

4. Does Hyde County flood, and will I need flood insurance?

Hyde County's own hurricane and flood page says tropical systems and nor'easters are not uncommon and that storms can bring storm surge and significant flooding. Look up the flood zone for the exact parcel on North Carolina's Flood Risk Information System, and get a flood insurance quote during due diligence, not after. If the home is in a Special Flood Hazard Area and the mortgage comes from a federally regulated or insured lender, flood insurance is required and must be escrowed. Hyde County takes part in FEMA's Community Rating System at Class 8, which FEMA lists as a 10% discount on National Flood Insurance Program premiums (checked 2026-10-25).

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

5. Is there a hospital in Hyde County?

No. The state's list of licensed hospitals (as of October 2026) shows none in Hyde County. Primary care is at Engelhard Medical Center on US 264 in Engelhard and at Ocracoke Health Center on Back Road in Ocracoke. The nearest licensed hospitals on that list include ECU Health Beaufort Hospital in Washington and The Outer Banks Hospital in Nags Head.

Source: info.ncdhhs.gov; ocracokehealthcenter.org · as of October 25, 2026 · check: info.ncdhhs.gov

6. What public schools serve Hyde County?

Hyde County Schools runs Mattamuskeet School and Ocracoke School, and lists Hyde Academy at its Swan Quarter office. For test scores, growth and other school data, use the NC Department of Public Instruction's School Report Cards.

Source: hyde.k12.nc.us; ncfvapublicprod.ondemand.sas.com

7. What is there to do in Hyde County?

Mattamuskeet National Wildlife Refuge covers 50,180 acres, and its centerpiece is Lake Mattamuskeet, about 40,000 acres and the largest natural lake in North Carolina. NCDOT's ferry guide describes Swan Quarter as a few minutes from the lake, where thousands of swans, geese and ducks spend the winter. Ocracoke offers 16 miles of ocean beaches, a lighthouse, historic sites and a seaside village, per the same guide.

Source: fws.gov; ncdot.gov

8. Who provides electricity and water in Hyde County?

Tideland EMC, an electric cooperative, serves members in Hyde, Beaufort, Craven, Dare, Washington and Pamlico counties. Ocracoke gets its power through underwater lines from the mainland, backed since 2017 by a microgrid with solar panels, diesel generation and battery storage. Hyde County's Utilities Department in Swan Quarter bills water and sewer for county customers, and on Ocracoke the Ocracoke Sanitary District owns the reverse-osmosis water plant. Ask whether a rural property is on public water or a private well.

Source: deq.nc.gov; hydecountync.gov; resilienceexchange.nc.gov; tidelandemc.com

9. Do Ocracoke owners need a re-entry permit after a storm?

Yes, to get back on the island while emergency conditions limit access. Hyde County Emergency Services issues re-entry permits to Ocracoke residents and property owners, and the current permits are valid for 2026 to 2028. You can apply in person at the Ocracoke Hyde County office or online, but no applications are accepted during an active event, so get one soon after you close.

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

10. What do homes cost in Hyde County, and is USDA financing available?

Census survey data for 2020 to 2024 put the median owner-occupied home value at \$124,000 countywide and \$456,200 in the Ocracoke census area, both with wide margins of error (plus or minus \$22,989 and \$64,951). USDA's map shows no ineligible area in Hyde County, but run the exact address on USDA's property map. USDA's Guaranteed income limit for Hyde is \$122,800 for 1 to 4 people and \$162,100 for 5 to 8 (maximum adjusted household income, as of 2026-10-24). A licensed mortgage broker can confirm what you qualify for.

Source: eligibility.sc.egov.usda.gov; www2.census.gov · as of October 24, 2026 · check: eligibility.sc.egov.usda.gov



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More on Hyde County at hydecountybuyersbrief.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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