



INSURANCE SERVICES OFFICE, INC.

1000 Bishops Gate Blvd, Suite 300, P.O. Box 5404, Mt. Laurel, New Jersey 08054
Phone: (856) 787-0412 or (800) 444-4554 FAX 1-800-777-3929

Please send correspondence to: Mandy Todd ♦1993 Meadowood Lane♦ Longs, SC 29568♦ Cell: (843)902-1332

March 2, 2018

Jeremy Hardison
Senior Planner
1121 North Lake Park Boulevard
Carolina Beach, North Carolina 28428

Dear Mr. Hardison:

Enclosed are the preliminary results regarding credits for your Community Rating System (CRS) cycle application for Carolina Beach, North Carolina.

At the present time, I have verified 2058 credit points for Carolina Beach. This results in a CRS Classification of 6. Attached are a draft verification report and a draft credit calculation worksheet AW-720 which contain an overall point summary. The information provided is subject to further review by Insurance Services Office, Inc. (ISO) and acceptance by DHS/FEMA. You will receive final confirmation of your credits prior to the effective date of October 1, 2018

Thank you for your assistance and cooperation to complete the review. If you have any further questions or when I can be of further assistance, please do not hesitate to contact me.

Sincerely,

Mandy Todd

Mandy Todd, AICP, CFM
ISO/CRS Specialist

C: Michael Cramer – Carolina Beach Town Manager
Dan Brubaker – North Carolina NFIP Coordinator
Janice Mitchell – FEMA Region IV
Roy McClure – FEMA Region IV
Mr. William Trakimas – Insurance Services Office





COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Town of Carolina Beach, NC

Verified Class 6

NFIP Number: 375347

Cycle

Date of Verification Visit: September 13, 2017

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 2058 credit points are verified which results in a recommendation that the community improve from a CRS Class 7 to a CRS Class 6. The community has met the Class 6 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 4/4. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

Activity 310 – Elevation Certificates: The Carolina Beach Planning and Development Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (38 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing information about flood depth data, historical flood information, and natural floodplain functions. The service is publicized annually and records are maintained. (90 points)

Activity 330 – Outreach Projects: Credit is provided for: informational material that includes flood brochures at the Planning Department and the Library; general outreach projects, Flood Risk Evaluator community meeting and "No Dumping" signs; and, priority audience messages that include several projects to flood prone areas of the community. These projects are disseminated annually. (150 points)

Activity 340 – Hazard Disclosure: Credit is provided for state and community regulations requiring disclosure of flood hazards. (10 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the New Hanover County Library. Credit is also provided for floodplain information displayed on the community's website. (60 points)

Activity 360 – Flood Protection Assistance: Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. (55 points)

Activity 370 – Flood Insurance Promotion: Credit is provided for assessing the community's current level of flood insurance coverage and assessing shortcomings. (15 points)

Activity 410 – Floodplain Mapping: Credit is provided for conducting and adopting flood studies for areas not included on the flood insurance rate maps and that exceed minimum mapping standards. (56 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 33 percent of the Special Flood Hazard Area (SFHA) as open space. (704 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require cumulative substantial improvement and local drainage protection, Credit is also provided for state mandated regulatory standards, and regulations administration. (273 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using GIS in the day to day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks. (214 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, soil and erosion control, and water quality. (34 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of February 18, 2017, the Town of Carolina Beach, NC has 273 repetitive loss properties and is a Category C community for CRS purposes. The community is required to submit either a Repetitive Loss Area Analysis or Floodplain Management Plan. (No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the adoption and implementation of the Southeastern North Carolina Regional Hazard Mitigation Plan, adopted April 12, 2016. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2021. Credit is also provided for the adoption and implementation of a Natural Floodplains Functions Plan. (170 points)

Activity 610 – Flood Warning and Response: Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain residents, and coordinates flood response activities. (189 points)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for New Hanover County, NC is 1.12.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

CEO Name / Address:

Michael Cramer
Town Manager
1121 North Lake Park Boulevard
Carolina Beach, North Carolina 28428

CRS Coordinator Name / Address:

Jeremy Hardison
Senior Planner
1121 North Lake Park Boulevard
Carolina Beach, North Carolina 28428
(910) 458-2991

Date Report Prepared: March 2, 2018

DRAFT

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:				Credit
c310	38			38
c320	90			90
c330	150			150
c340	10			10
c350	60			60
c360	55			55
c370	15			15
c410	50	x CGA	1.12 =	56
c420	629	x CGA	1.12 =	704
c430	244	x CGA	1.12 =	273
c440	191	x CGA	1.12 =	214
c450	30	x CGA	1.12 =	34
c510	170			170
c520				
c530				
c540				
c610	189			189
c620				
c630				

Community Classification Calculation:

cT = total of above	cT = <u>2058</u>
Community Classification (from Table 110-1):	Class = <u>6</u>

CEO Name/Address:

Michael Cramer
 Town Manager
 1121 North Lake Park Boulevard
 Carolina Beach, North Carolina 28428

CRS Coordinator Name/Address:

Jeremy Hardison
 Senior Planner
 1121 North Lake Park Boulevard
 Carolina Beach, North Carolina 28428
 (910) 458-2991

Date Report Prepared: March 2, 2018