


# Floodplain Management



FEMA



North Carolina Department of  
PUBLIC SAFETY

*Town of*   
NORTH TOPSAIL BEACH

FOUNDED IN 1990 *Nature's Tranquil Beauty* NORTH CAROLINA



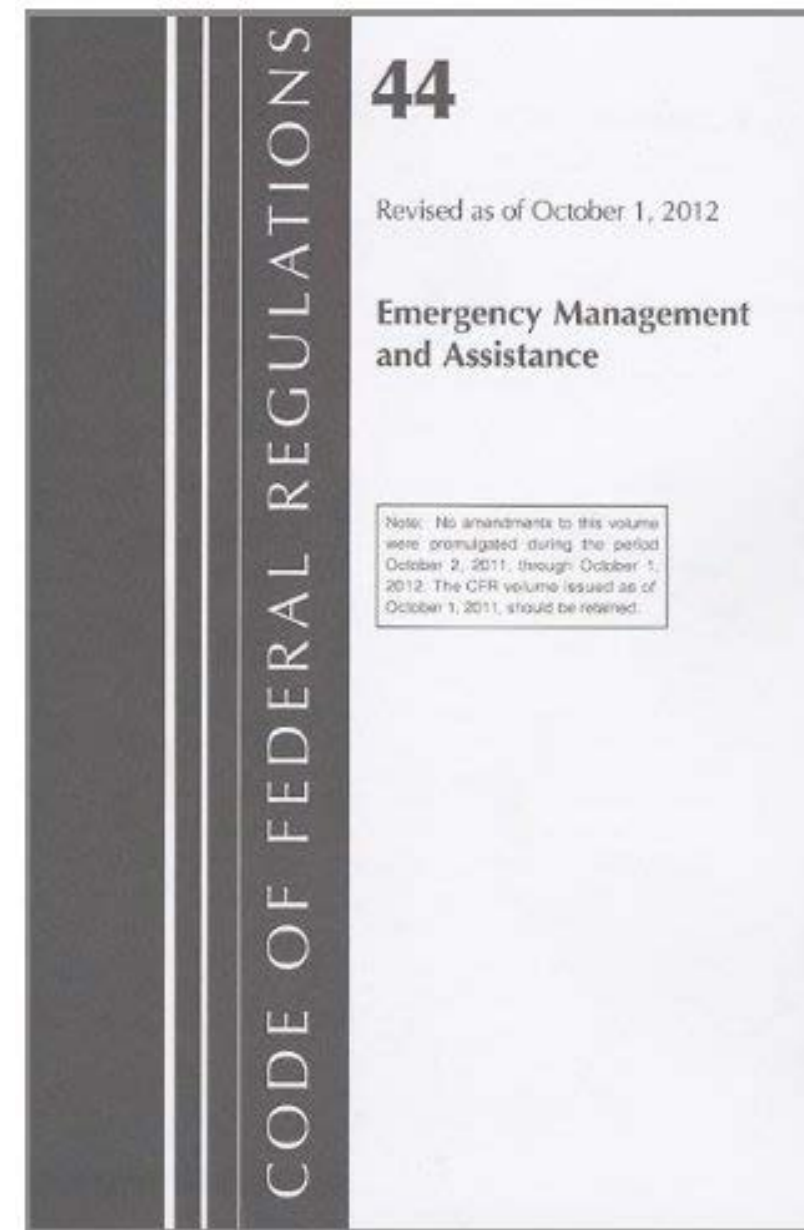
# Purpose of the National Flood Insurance Program (NFIP)

The National Flood Insurance Program (NFIP) was created in 1968 by Congress to:

- Provide flood insurance coverage;
- Reduce flood damage through floodplain management;
- Share the risk of flood losses; and
- Support recovery and resilience.

The Code of Federal Regulations (CFR) is the official codification of the general and permanent rules issued by U.S. federal agencies and departments. 44 CFR 60.3 establishes minimum floodplain management standards for communities participating in the National Flood Insurance Program, ensuring development in flood-prone areas is reasonably safe from flooding.

There are more than 22,000 NFIP-participating communities.



# Benefits of NFIP Participation

- NFIP flood insurance
- Safer, damage-resistant development
- Grants and loans
- Faster recovery with more financial support



# Why Flood Insurance Is Important

---



Disaster assistance rarely covers everything, creating debt.

## **Flood Insurance:**

- Average claim payment: \$75,000
- Claims paid for all flooding in all flood zones.
- No payback required.
- Policies not canceled for repeat losses.
- Coverage available for buildings and contents

## **Disaster Assistance:**

- Average payout: \$4,000
- Requires Presidential Disaster Declaration
- Disaster loans must be repaid with interest
- Individual disaster assistance may only be accessible if many structures are significantly damaged.

## National NFIP Claims

Claims Paid by NFIP 1980-2025	Number of Claims Paid
\$88,876,717,541.40	2,000,656

## Onslow County NFIP Claims

Claims Paid by NFIP 1980-2025	Number of Claims Paid
\$70,654,928.34	3,089

# Federal Responsibilities in the NFIP

---

FEMA has Federal responsibility. FEMA and the Federal Government:

- Make flood hazard maps and products to help communities understand flood risk and regulate floodplain development.
- Provide mitigation planning and technical assistance.
- Set the minimum floodplain development standards for local communities.
- Offer access to Federal flood insurance.
- Distribute Federal funding.
- Ensure communities enforce their NFIP programs.



National Flood Insurance Program (NFIP)

## Floodplain Management Requirements

A Study Guide and Desk Reference for Local Officials -

FEMA 480



# Federal Responsibilities in the NFIP (cont.)



- Provide mitigation planning and technical assistance.

The Disaster Mitigation Act of 2000 requires that after November 1, 2004, communities must have a FEMA-approved mitigation plan in place to receive HMGP funding or funding for projects under the new Pre-Disaster Mitigation Program.

This plan is updated every 5 years. On March 4, 2026, the Board of Aldermen approved the Resolution to Adopt the Southeastern North Carolina Regional Hazard Mitigation Plan and the plan was approved by FEMA on April 21, 2026.



## Southeastern North Carolina Regional Hazard Mitigation Plan

Submitted by **ESP Associates, Inc.**  
DRAFT - February 2026

# The President's Council to Assess the Federal Emergency Management Agency

The recommendations reflect a broader policy direction that emphasizes a greater role for states and local communities in disaster management.

Even before any legislation moves forward, the report's direction carries important signals for **LOCAL GOVERNMENT** preparedness.



## **Final Report**

**The President's Council to Assess the Federal  
Emergency Management Agency**

May 7, 2026

# State Responsibilities in the NFIP

---

Support NFIP communities by:

- Providing enabling land use authority
- Setting higher standards
- Providing technical assistance
- Managing their own mapping program through a cooperative agreement with FEMA (optional)
- Supporting FEMA in monitoring community NFIP compliance



# Local Community Responsibilities in the NFIP

---

The Town is responsible for effective implementation of the NFIP. by:

- Adopting local floodplain management ordinances that meet or exceed State laws and NFIP minimum development standards
- Enforcing local flood ordinances consistently
- Completing SD/SI assessments and determinations
- Promoting proactive floodplain management
- Evaluating and mitigating flood risk by
  - Adopting higher standards; and
  - Working with FEMA to ensure accurate, updated flood hazard information





## Effects of Suspension or Non-Participation in the NFIP

The National Flood Insurance Program (NFIP) is a voluntary program. A community has the right to choose whether to participate in the NFIP and regulate development within flood-prone areas designated by FEMA. However, the Federal government will not support development in these hazardous areas through Federal programs if a community chooses not to participate. Federal law imposes certain restrictions on Federal or federally-assisted financing within the flood hazard areas of non-participating communities. State restrictions on hazard mitigation grants and disaster assistance also apply.

- **Flood insurance:** Not available in non-participating NFIP communities; existing policies cannot be renewed and are cancelled after the policy term.
- **Federally-backed mortgages:** Not available for properties in SFHAs (e.g., FHA, VA, FmHA).
- **Federal/state funding:** No federal grants, loans, or mortgage insurance for SFHA properties, and no state disaster assistance after flood events.
- **Disaster assistance:** No federal disaster aid for repair or rebuilding of insurable SFHA buildings after flood-related presidential disasters.
- **Conventional loans:** Allowed in SFHAs at lender discretion but require disclosure that the property is in a flood hazard area and may be ineligible for federal disaster assistance.
- **Implementation:** FIRM rules and NC Building/Residential Code flood standards apply in SFHAs regardless of NFIP participation; ignoring them can make properties difficult to insure or finance.
- **Liability:** Non-participation or weak regulation can expose local governments to liability due to increased risk, lack of insurance access, and failure to reduce known flood hazards.
- **Reapplication:** If development worsens flood risk, the community must correct the hazard to the maximum extent possible before NFIP eligibility can be restored.

## Benefits of Floodplain Management

- Promotes economic growth
- Increases community resilience
- Improves water quality
- Protects wildlife habitats
- Maintains natural flood storage



**FEMA**

## SOUND FLOODPLAIN MANAGEMENT STRATEGIES:



SAVE LIVES AND PROTECT PROPERTY



REDUCE RECOVERY TIME AND COSTS



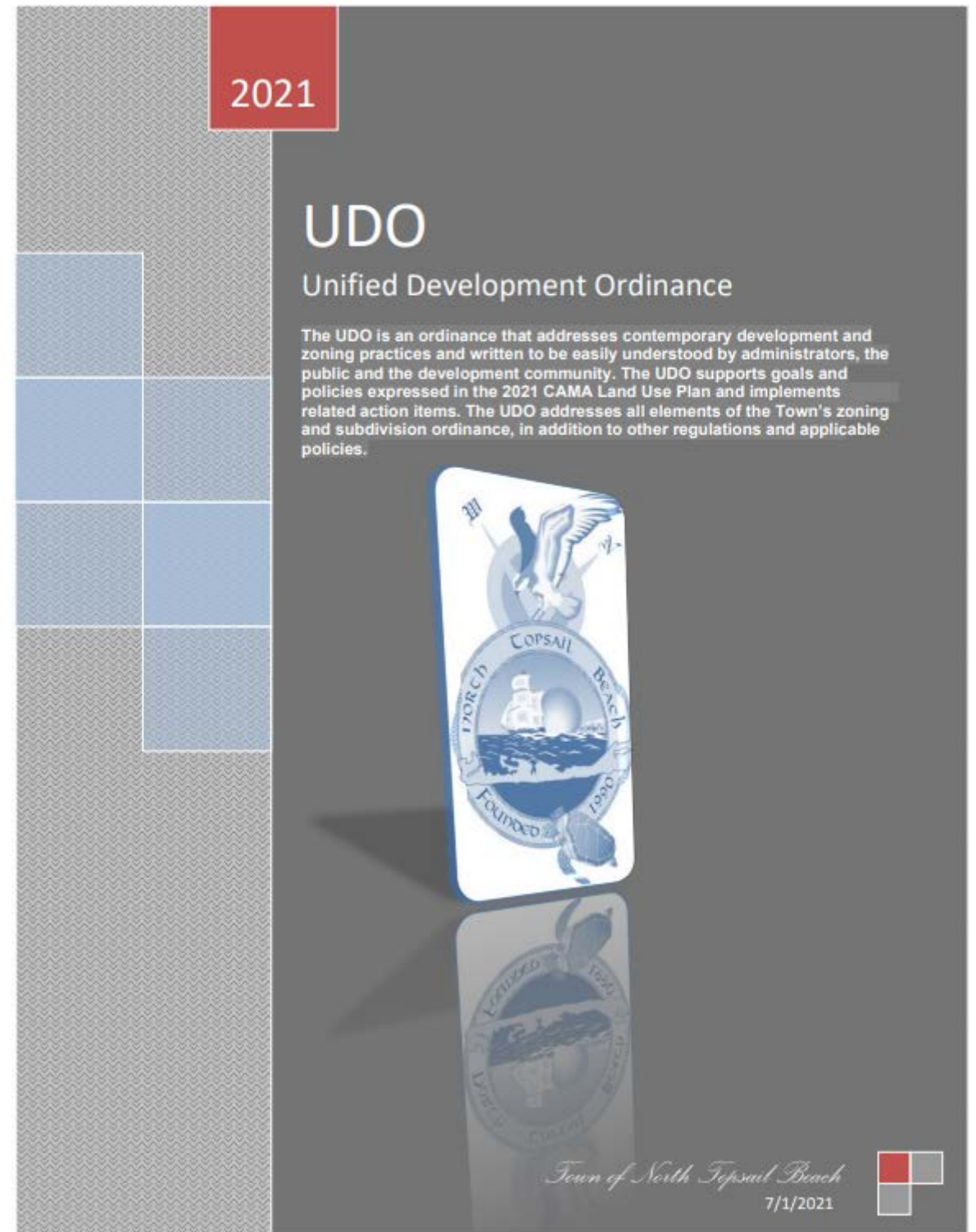
PROTECT VALUABLE ECONOMIC AND NATURAL RESOURCES



REDUCE THE COST OF FLOOD INSURANCE

# Flood Damage Prevention Ordinances

- Also called flood or floodplain ordinances or local floodplain regulations
- Authority granted by State statutes
- Adopted and enforced by local communities
- The Town's Flood Prevention and Damage Ordinance is codified in Article 7 of its Unified Development Ordinance.
- Help keep the community safe from flooding, protect public infrastructure, and reduce the cost of recovery



# Responsibilities of the Floodplain Administrator (FPA)

## Floodplain Administrators:

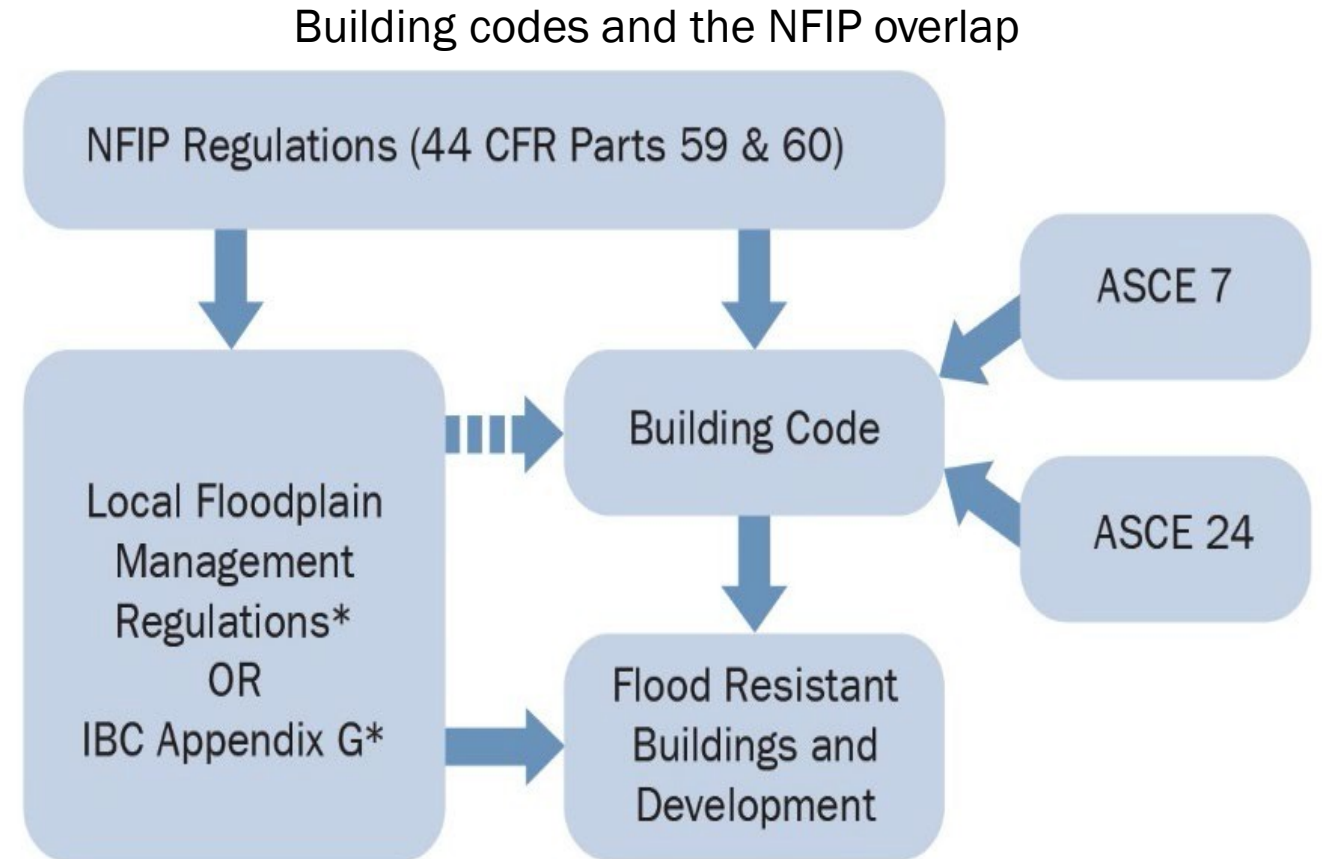
- Review proposed floodplain development for compliance with local floodplain regulations.
- Review and issue or deny permits for floodplain development
- Inspect development to ensure compliance
- Keep adequate records of development in floodplains in perpetuity
- Coordinate with other community departments to ensure community projects comply with floodplain regulations

**Development:** Any human-made change to improved or unimproved real estate, including, but not limited to, buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations, or storage of equipment or materials.



# Core Objectives of Building Codes and Floodplain Management

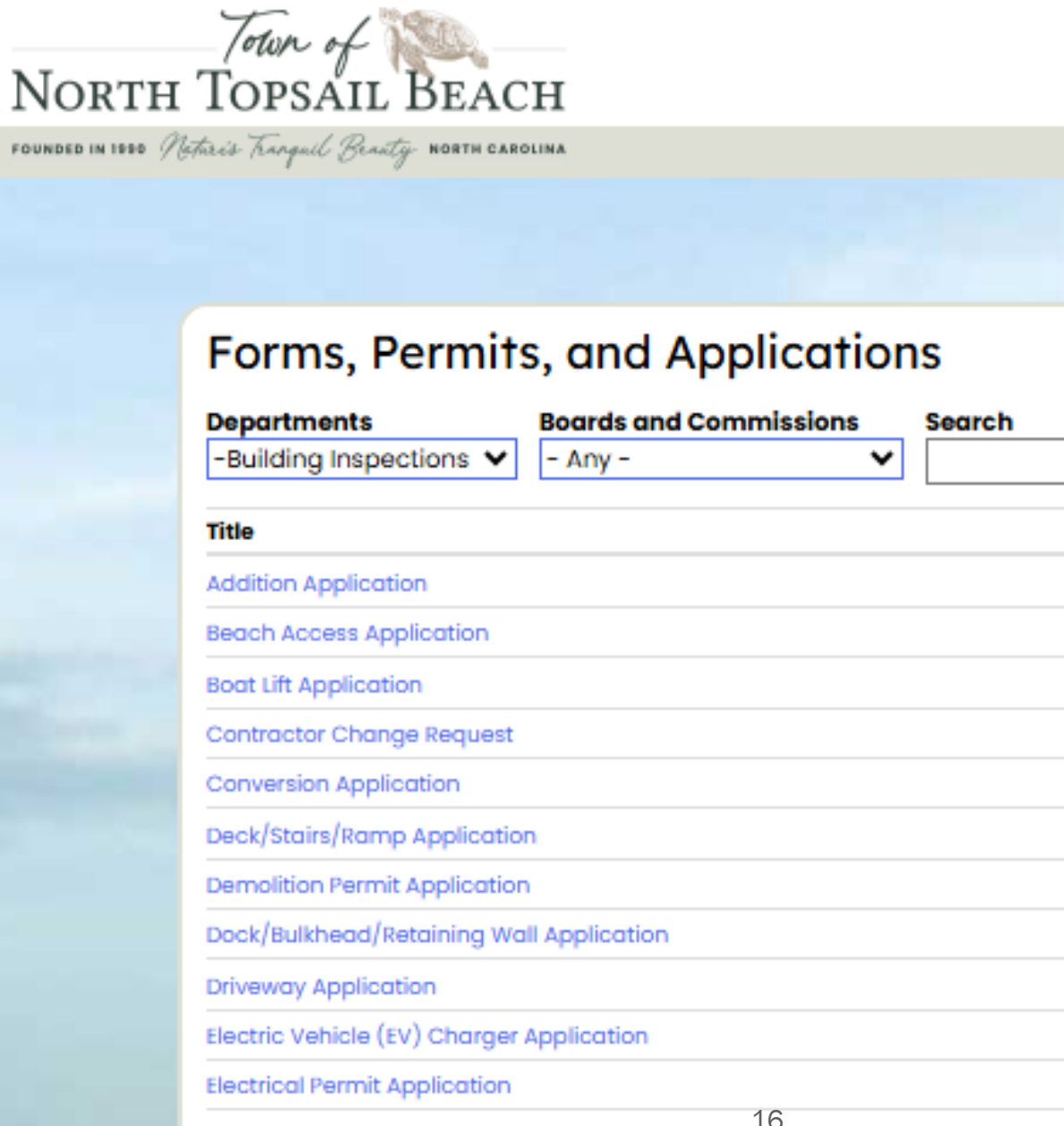
- Protect Lives and Property
- Ensure Safety and Health
- Promote Accessibility and Inclusivity
- Support Disaster Resilience
- Provide Uniform Standards
- Protect the Environment



\* NFIP-consistent administrative provisions, community-specific adoption of Flood Insurance Studies and maps, and technical requirements for development outside the scope of the building code (and higher standards, in some communities).

# Compliance Begins by Submitting a Permit Application

- Permits for development are required by NFIP, NC Building Codes and the Town’s UDO to ensure safety, legal compliance, and proper oversight of construction, renovations, and other regulated activities.
- In addition to reviewing the application for code compliance, the FPA is responsible for conducting an SD/SI determination.
- If the cost of improvement is equal to or higher than 50% of market value, the structure must meet the requirements for new construction.



# CRS Program with Community Flood Insurance Discounts

- Communities can get CRS credits for applying higher standards, mitigation actions, and outreach activities.
- CRS credits lead to flood insurance premiums savings.
- All NFIP-insured structures receive discounts.
- ~40% of flood insurance claims come from structures not in mapped high-risk flood areas.



# Benefits of Higher Standards

- Less damage from flooding and faster recovery
- More affordable flood insurance
- Safer places to live
- Economic growth

An infographic on a dark blue background. On the right side, a yellow vertical ruler is shown with black markings. A white number "1" is placed at the bottom of the ruler, indicating one inch of water. To the left of the ruler, the text "Just 1 inch of water can cause \$25,000 of damage to your home." is written in white and yellow. At the bottom of the infographic, there are logos for FEMA (U.S. Department of Homeland Security) and the National Flood Insurance Program (National Flood Insurance Program).

**Just 1 inch  
of water can  
cause \$25,000  
of damage to  
your home.**

FEMA NATIONAL FLOOD INSURANCE PROGRAM

# Common Higher Standards

---

Freeboard



Fill restrictions



No-rise requirements for entire floodplain



Open space preservation



# Maintaining CRS Participation

- The Town must recertify that we are doing our credited activities.
- We get audited every year and recertified every three or five years.



OMB No. 1660-0022  
Expires: March 31, 2020

National Flood Insurance Program  
Community Rating System

## Coordinator's Manual

*FIA-15/2017*



FEMA

## CRS Classes and Their Discounts

- CRS rates communities from 9 to 1.
- Each CRS class earns an additional 5% discount on flood insurance premiums.
- Class 1 communities receive the highest discount.

CRS Class	Discount Percentage
9	5%
8	10%
7	15%
6	20%
5	25%
4	30%
3	35%
2	40%
1	45%

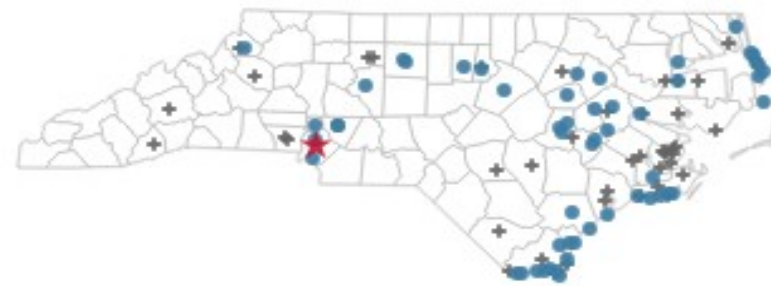
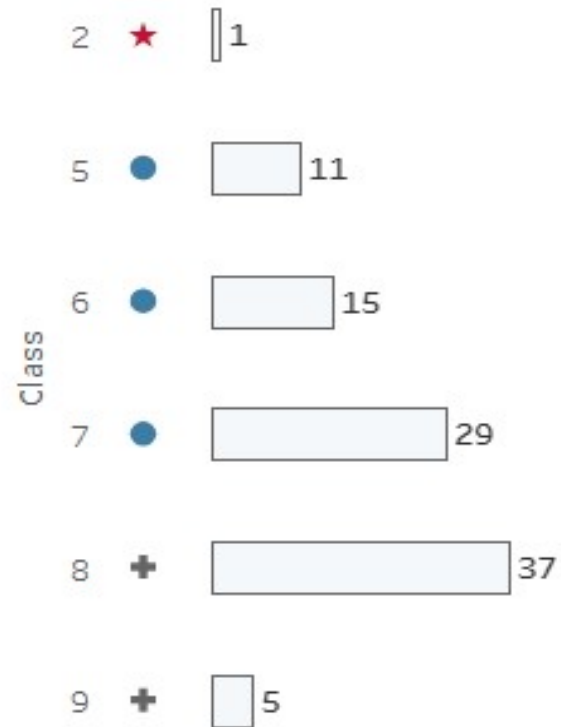
# North Carolina CRS Participation

# North Topsail Beach

## Communities by Class

COMMUNITIES

Show as table



Communities	Policies in Force	Premiums
97	69.8K	\$51.2M



Class:	5
Community:	NORTH TOPSAIL BEACH
PIF:	1,051
Premiums:	\$685,931



**AVG COST OF NFIP POLICY IN NTB \$652.64 AS OF 10/24/2024**

Source: FEMA at [www.fema.gov/floodplain-management/community-rating-system](http://www.fema.gov/floodplain-management/community-rating-system)

Date: October 2024



# FEMIA

## Town of North Topsail Beach

successfully participates in the

## National Flood Insurance Program Community Rating System

The community has undertaken a series of meaningful activities to protect its citizens from losses caused by flooding and has significantly exceeded the requirements for NFIP participation and effective floodplain management.



May 1, 2017

A handwritten signature in black ink that reads "Roy E. Wright".

Roy E. Wright

Deputy Associate Administrator  
Federal Emergency Management Agency  
National Flood Insurance Program Administration

# Questions?

Deborah J. Hill MPA AICP CFM  
Mobile 910.330.5047  
dhill@northtopsailbeachnc.gov

Brady Golden, CZO, CFM  
Mobile 910.581.5040  
bgolden@northtopsailbeachnc.gov



# FEMA