



Joann M. McDermon, Mayor
Mike Benson, Mayor Pro Tem

Alice Derian, ICMA-CM
Town Manager

Aldermen:
Fred Fontana
Richard Grant
Tom Leonard
Connie Pletl

Nancy Avery
Interim Town Clerk

Board of Aldermen

Agenda **Consent**
Item: **Agenda**
Date: **09 06 2023**

Issue: Planning Department Monthly Report
Department: Planning
Prepared by: Deborah J. Hill MPA AICP CFM CZO
Presentation: No

Please find attached:

1. The Planning Department monthly permits report.
2. The Community Rating System Discount Guide. I just received this new fact sheet with CRS discount scenarios, indicating how Town citizens benefit from the CRS program.
3. A draft verification report and a draft credit calculations worksheet AW-720 which contains an overall point summary for the preliminary results regarding credits for the Town's Community Rating System (CRS) Cycle (every 3-5 years) application. The information provided is subject to acceptance by DHS/FEMA. Additionally, all required information was submitted for the CRS Annual on August 6, 2023.

From: 07/21/2023

To: 08/23/2023

Permit#	Issue Date	Address	Property#	Legal Description	Property Owner	Contractor	Building Final	CO Issued	Cost	Receipt#	Estimated Value	Recovery Fund	Technology Fee
ZFP22-000021	07/25/2023	4224 ISLAND DR	768A-69	L31 S1 OCEAN RIDGE VILLAGE	SCHAEFFER CORY A & JENNA J	Carolina Coast Contracting Corp. - Jackie L James			125.00		943887.34	0.00	0.00
ZFP22-000181	07/26/2023	4360 ISLAND DR	768A-85	L15 S2 OCEAN RIDGE VILLAGE	A & S REAL ESTATE LLC	Pine State Construction Group, LLC - James E Brewer			125.00		600000.00	0.00	0.00
ZFP23-000131	07/26/2023	2329 NEW RIVER INLET RD	778C-131.1	L2A S3 BH NORTH TOPSAIL SHORES	SMITH JAMES & KERRI	ROYAL SUPERIOR PROPERTIES, LLC - JAMAL D ISSAH			125.00		10000.00	0.00	0.00
ZFP22-000183	07/26/2023	709 TRADE WINDS DR	779B-68	L17 GALLEON BAY	LANEY REALTY HOLDINGS LLC	Bruce Mackenthun Does It All LLC - Bruce Mackenthun			125.00		80682.00	0.00	0.00
ZFP23-000146	07/31/2023	35 OSPREY DR	775C-54	L7 S2 OCEAN CLUB VILLAGE	JOHNSTON DAVID SEAN & JAN SCHOWALTER	Sanderson Lawn Management - Andrew Sanderson			125.00	371	10000.00	0.00	0.00
ZFP23-000063	07/31/2023	2083 NEW RIVER INLET RD	778-4.2	L8 JS GRANT HEIRS DIV	LMBT LLC	Owner -			50.00	372	800000.00	0.00	0.00
ZFP23-000117	07/31/2023	435 HAMPTON COLONY CIR	768A-138	COMMON AREA HAMPTON COLONY	HAMPTON COLONY HOMEOWNER ASSOCIATION INC	- Nathaniel G Wright			125.00		55000.00	0.00	0.00
ZFP23-000129	07/31/2023	104 SCOTCH BONNET DR	804A-23	L7 SCOTCH BONNET O/S	HOWARD STEPHEN SCOTT TRUSTEE	Zayne MPW, Inc. - (Frederick) T Bishton			125.00		194000.00	0.00	0.00
ZFP23-000120	07/31/2023	25 OSPREY DR	775C-49	L2 S2 OCEAN CLUB VILLAGE	BARNES TIMOTHY V	Prince Septic & More LLC - c/o Justin Prince Russell D. Prince			125.00		75000.00	0.00	0.00
ZFP23-000137	08/01/2023	3621 ISLAND DR	814-13	L1 RD EVERETT HEIRS	JACKSON DOUGLAS A & LISA M	Wellman's Construction, Inc. - David W Wellman			125.00		296520.00	0.00	0.00
ZFP23-000105	08/02/2023	53 SAILVIEW DR	775C-30	L53 S2 CAPE ISLAND	PERSIS NOVA CONSTRUCTION INC	Persis-Nova Construction, Inc. - Frank F Arooji			50.00	319	6000.00	0.00	0.00
ZFP23-000100	08/02/2023	1075 NEW RIVER INLET RD	774F-109	L2 CRYSTAL VIEWS	MASCARENHAS OSCAR	- Oscar Mascarenhas (Property Owner)			125.00		40000.00	0.00	0.00
ZFP23-000141	08/03/2023	6211 15TH AVE TOPSAIL RD	812-38	S2 BB OLD SETTLERS BEACH	DAUGHTRY MORRIS SCOTT & JANET RICHARDSON	In and Out Home Solutions - Pepper Rathburn			125.00		18000.00	0.00	0.00
ZFP23-000126	08/07/2023	124 S PERMUDA	806-96	L61 S1 VILLAGE OF	SCOTT KEVIN & LINDA	SCOTT KEVIN & LINDA			125.00		12500.00	0.00	0.00

		WYND DR		STUMP SOUND	FOPPIANO	FOPPIANO							
ZFP23-000127	08/07/2023	4021 ISLAND DR Lot 177-G Reel St	769-4.1	TR2 & TR3 HUNTER HEATH TRUST	ROGERS BAY CAMPGROUND CO OWNERS	self -			125.00		200.00	0.00	0.00
ZFP23-000140	08/07/2023	2 SAILVIEW DR	775C-36.15	L2 S2 CAPE ISLAND	L & R HAVEN LLC	Prestige Building Group LLC - Michael Sr J Howington			125.00		750000.00	0.00	0.00
ZFP23-000148	08/07/2023	34 OSPREY DR	775C-59	L12 S2 OCEAN CLUB VILLAGE	EDWARDS GEORGE E II & JAMI PAMELA	Owner -			125.00		51240.00	0.00	0.00
ZFP23-000133	08/07/2023	6603 13TH AVE	812-108	L4 S6 BB SEAHAVEN BEACH	METCALF MICHAEL CLARENCE &	NC Design & Build LLC - Keith Parker			125.00		27000.00	0.00	0.00
ZFP23-000145	08/09/2023	113 BARTON BAY CT	779A-37	L7 BARTON BAY YACHT CLUB	CHAMBLEE DAVID ALTON &	PFL Construction LLC - Joshua Barber			125.00		13700.00	0.00	0.00
ZFP23-000102	08/09/2023	21 PORPOISE PL	778D-90	L22 DOLPHIN SHORES	D WALSH CONSTRUCTION COMPANY LLC	D. Walsh Construction Company, LLC - DANIEL G WALSH			150.00		25000.00	0.00	0.00
ZFP22-000114	08/14/2023	104 SCOTCH BONNET DR	804A-23	L7 SCOTCH BONNET O/S	HOWARD STEPHEN SCOTT TRUSTEE	Beachside Custom Homes, LLC - William R Lenfestey			125.00		1600000.00	0.00	0.00
ZFP23-000112	08/14/2023	2671 ISLAND DR	806-29.4	L2 B W CHESTNUT	STOKES RICHARD F & SALLY S	M&J Construction Mike Farmer - Michael Farmer			125.00		8000.00	0.00	0.00
ZFP23-000160	08/15/2023	2338-2 NEW RIVER INLET RD	778C-36	L69 & L70A E1/2 S2 BA NORTH TOPSAIL SHORES	WILKINS BRYAN E	Living Carolina 1 LLC - Wayne D Clark			125.00		36500.00	0.00	0.00
ZFP23-000059	08/15/2023	4404 ISLAND DR	768A-13	L13 SUMMERTYME	AHRENS ANGELICA PATRICIA & BARRY MATTHEW	Kinco Real Estate And Building Company, Inc. AKA: 100 Main St., - Joshua N			125.00		317007.20	0.00	0.00
ZFP23-000151	08/16/2023	209 SEA SHORE DR	804A-10	L5 S1 OTHA EDWIN HERRING	THE EVANS FAMILY TRUST	Earp's Home Improvements -			125.00		29000.00	0.00	0.00
ZFP23-000150	08/16/2023	22 SAILVIEW DR	775C-11.2	L22 S2 CAPE ISLAND	MANTOOTH CHARLES W	PFL Construction LLC - Joshua Barber			50.00		13000.00	0.00	0.00
ZFP23-000064	08/17/2023	2075 NEW RIVER INLET RD L6 JS GRANT HEIRS DIV	778-4.10	L6 JS GRANT HEIRS DIV	LMBT LLC	Owner -			50.00	426	800000.00	0.00	0.00
ZFP23-000111	08/23/2023	509 TRADE WINDS DR	779B-34	L28 GALLEON BAY RECOMB	THOMAS TIMOTHY LUTHER &	Topsail Moonlight Management			125.00		20000.00	0.00	0.00

Community Rating System Discount Guide

Under [Risk Rating 2.0](#), the National Flood Insurance Program's (NFIP) pricing approach, the [Community Rating System](#) (CRS) discount is applied to the full-risk premium for **all** NFIP policies in the Regular Program in a participating community, including policies outside of the Special Flood Hazard Area.

Summary

- **New NFIP Policies:** New policies receive the full-risk premium with the applicable CRS discount immediately.¹
- **Existing NFIP Policies:** Existing policies with premium decreases or increases at or below the statutory annual increase percentage receive the full-risk premium with the CRS class discount immediately. Premium increases above the statutory annual increase percentage will gradually go up to the full-risk premium less the CRS class discount.
- **CRS Class Improvements:** The CRS discount is applied to the full-risk premium at the next policy renewal. Policies on a glidepath will benefit from the additional discount when they reach the full-risk premium.
- **CRS Class Retrogrades:** The difference in the CRS discount due to the class retrograde is applied at renewal and is not subject to the statutory annual increase cap.
- **Policy at NFIP Maximum Rate, CRS Discount Not Applied in Full:** New and existing policies where the premium after the CRS discount is higher than the premium based on the maximum rate cap will receive the difference in the premium amounts for the CRS discount.
- **CRS Discount Not Applied:** Buildings in violation of NFIP regulations, as noted in [Title 44 of the Federal Code, sections 44 and 60.3](#), will not receive a CRS discount until the violation is resolved and documentation of such is provided.

¹ Buildings may be eligible for certain statutory discounts. Statutory discounts include Newly Mapped discount, Pre-FIRM discount, Emergency Program discount, AR discount and A99 discount.



Calculating the Full-Risk Premium with the CRS Discount

The following premiums and discounts are applied to the calculation of the full-risk premium. These components are shown on the declarations page of an NFIP policy.

- **Building Premium:** The full-risk building premium is based on the data elements provided in the NFIP’s pricing approach. See the [Rate Explanation Guide](#) for more information. The building premium includes a portion of the expense and loss constants (currently \$193).²
- **Contents Premium:** The full-risk contents premium is based on the data elements provided in the NFIP’s pricing approach. The contents premium includes a portion of the expense and loss constants (currently \$193).
- **ICC Premium:** The premium is 1.9% of the building and contents premium, subject to a maximum of \$75.
- **Mitigation Discount:** Applies to elevated machinery and equipment and/or proper flood openings. The mitigation discount is calculated based on the total of the building, contents and ICC premiums, after deducting the expense and loss constants. See the [Discount Explanation Guide](#) for more information on mitigation discounts.
- **CRS Discount:** Applies to buildings that are compliant with the minimum floodplain management regulations within the community. The CRS discount is calculated based on the total of the building, contents and ICC premium, after deducting the expense and loss constants and any mitigation discounts. This is then multiplied by the CRS class percentage discount.

The community’s CRS class at the time an NFIP policy is written or renewed is used when calculating the CRS discount. For more information about the other factors included in an NFIP policy premium, please see the Rate Explanation Guide and Discount Explanation Guide at agents.floodsmart.gov.

Table 1. Calculating the CRS Discount

Community Rating System Classes and Discount Table										
CRS Class	10	9	8	7	6	5	4	3	2	1
CRS Discount (Premium Reduction)	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%

A Class 10 community is not participating in CRS and receives no discount.

To view the listing of CRS communities and their classes, visit FEMA’s [website](#). This list is updated twice a year.

² Buildings may be eligible for certain statutory discounts. Statutory discounts include Newly Mapped discount, Pre-FIRM discount, Emergency Program discount, AR discount and A99 discount.

CRS Discount Scenarios

The following scenarios show the application of the CRS discount for a new policy and for policies renewing into the NFIP's pricing approach. The premiums used in the scenarios are notional and are not based on actual property addresses or rating variables determined by geolocation.

Scenario 1: New NFIP Policy

Scenario 1 shows the full-risk premium for a new NFIP policy on a primary residence that includes the **CRS Discount for a Class 4** community and the total annual payment.

Premium/Discount	Amount	Explanation
+ Building Premium	\$2,000	The full-risk building premium, excluding mitigation discounts and CRS discount. The building premium includes a portion of the expense and loss constants.
+ Contents Premium	\$1,000	The full-risk contents premium, excluding mitigation discounts and CRS discount. The contents premium includes a portion of the expense and loss constants.
+ ICC Premium	\$57	The ICC premium is 1.9% of the building and contents premium, subject to a maximum of \$75.
- Mitigation Discount	\$(143)*	Applies to elevated machinery and equipment and/or proper flood openings. Scenario uses a 5% discount.
- CRS Discount	(\$816)**	Applies to all buildings in the community. Scenario uses a 30% discount.
= Full-Risk Premium	\$2,098***	The full-risk premium prior to statutory discounts, fees, assessments and surcharges.
- Annual Increase Cap	\$0	Legislated annual increase cap, also known as the glidepath, referring to the statutory provision whereby a premium may not increase by more than 18-25%.
- Pre-FIRM Discount	\$0	Applies to buildings constructed or substantially improved before the initial Flood Insurance Rate Map (FIRM). Applies only to new primary residence not designated Severe Repetitive Loss.
- Newly Mapped Discount	\$0	Applies to buildings previously outside the Special Flood Hazard Area (SFHA) on an effective FIRM that, following a map revision, is designated in a SFHA.
- Other Statutory Discounts	\$0	Applies to buildings located in Zone AR, Zone A99 or in a community in the Emergency Program.
= Discounted Premium	\$2,098	The premium for the current term.
+ Reserve Fund Assessment	\$378	18% of the discounted premium.
+ HFIAA Surcharge	\$25	\$25 for a primary residence or \$250 for a non-primary residence.
+ Federal Policy Fee	\$47	\$47 for new and renewal policies for certain NFIP administrative expenses.
+ Probation Surcharge	\$0	\$50 for communities on probation.
= Total Annual Payment	\$2,548	The amount the policyholder pays.

*The mitigation discount of \$143 = [$\$2,000 + \$1,000 + \$57 - \193 (E&L constant)] x 5% discount.

** The CRS discount of \$816 = [$\$2,000 + \$1,000 + \$57 - \193 (E&L constant) - \$143 (mitigation discount)] x 30% discount.

*** Full-risk premium is subject to change.

Scenario 2: Existing NFIP Policy Renewing into the NFIP's Pricing Approach

This scenario illustrates the total annual payment for a policy renewing into the NFIP's pricing approach, where the full-risk premium is above the premium based on the statutory annual increase percentage. The scenario uses a **CRS Class 4** community and the notional amount of \$847.50 for the current policyholder's premium under the old pricing methodology, which includes the CRS class discount.

This scenario includes the statutory annual increase of 18%; therefore, the discounted premium at renewal is \$1,000 for Year 1. The scenario then increases 18% per year from Years 2 to 5 and the policy reaches the full-risk premium in Year 6. The difference between the Full-Risk Premium and the Discounted Premium is shown in the Annual Increase Cap.

For this and all future scenarios, the Pre-FIRM Discount, Newly Mapped Discount, Other Statutory Discounts, and Probation Surcharge are \$0 and are not shown.

Premium/Discount	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Building Premium	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Contents Premium	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
ICC Premium	\$57	\$57	\$57	\$57	\$57	\$57
Mitigation Discount	(\$143)	(\$143)	(\$143)	(\$143)	(\$143)	(\$143)
CRS Discount	(\$816)	(\$816)	(\$816)	(\$816)	(\$816)	(\$816)
Full-Risk Premium*	\$2,098	\$2,098	\$2,098	\$2,098	\$2,098	\$2,098
Annual Increase Cap**	(\$1,098)	(\$918)	(\$706)	(\$455)	(\$159)	\$0
Discounted Premium	\$1,000	\$1,180	\$1,392	\$1,643	\$1,939	\$2,098
Reserve Fund Assessment	\$180	\$212	\$251	\$296	\$349	\$378
HFIAA Surcharge	\$25	\$25	\$25	\$25	\$25	\$25
Federal Policy Fee	\$47	\$47	\$47	\$47	\$47	\$47
Total Annual Payment	\$1,252	\$1,464	\$1,715	\$2,011	\$2,360	\$2,548

* Full-risk premium is subject to change.

** Annual Increase Cap = Full-Risk Premium - Discounted Premium.

Scenario 3: CRS Class Improvement in Year 3

Scenario 3 illustrates the annual payment for a policy renewing into the NFIP's pricing approach, assuming a **CRS Class 4 community (30% discount) improving to a CRS Class 2 (40% discount)** in Year 3. As in Scenario 2, the statutory increase cap of 18% is applied to the policyholder's premium from the old pricing methodology which included the CRS discount.

Note: The policy reaches full-risk premium in Year 5 instead of Year 6 in Scenario 3, due to an increase in the CRS discount.

Premium/Discount	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Building Premium	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Contents Premium	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
ICC Premium	\$57	\$57	\$57	\$57	\$57	\$57
Mitigation Discount	(\$143)	(\$143)	(\$143)	(\$143)	(\$143)	(\$143)
CRS Discount	(\$816)	(\$816)	(\$1,088)	(\$1,088)	(\$1,088)	(\$1,088)
Full-Risk Premium*	\$2,098	\$2,098	\$1,826	\$1,826	\$1,826	\$1,826
Annual Increase Cap**	(\$1,098)	(\$918)	(\$434)	(\$182)	\$0	\$0
Discounted Premium	\$1,000	\$1,180	\$1,392	\$1,643	\$1,826	\$1,826
Reserve Fund Assessment	\$180	\$212	\$251	\$296	\$329	\$329
HFIAA Surcharge	\$25	\$25	\$25	\$25	\$25	\$25
Federal Policy Fee	\$47	\$47	\$47	\$47	\$47	\$47
Total Annual Payment	\$1,252	\$1,464	\$1,715	\$2,011	\$2,227	\$2,227

Scenario 4: CRS Class Retrograde in Year 3

Scenario 4 illustrates the annual payments assuming a **CRS Class 4 (30% discount) community is retrograding to a CRS Class 6 (20% discount)** in Year 3. The change in the CRS discount due to the CRS class retrograde is not subject to the statutory increase cap.

Premium/Discount	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Building Premium	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Contents Premium	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
ICC Premium	\$57	\$57	\$57	\$57	\$57	\$57
Mitigation Discount	(\$143)	(\$143)	(\$143)	(\$143)	(\$143)	(\$143)
CRS Discount	(\$816)	(\$816)	(\$544)	(\$544)	(\$544)	(\$544)
Full-Risk Premium*	\$2,098	\$2,098	\$2,370	\$2,370	\$2,370	\$2,370
Annual Increase Cap**	(\$1,098)	(\$918)	(\$779)	(\$493)	(\$156)	\$0
Discounted Premium	\$1,000	\$1,180	\$1,591	\$1,877	\$2,214	\$2,370
Reserve Fund Assessment	\$180	\$212	\$286	\$338	\$399	\$427
HFIAA Surcharge	\$25	\$25	\$25	\$25	\$25	\$25
Federal Policy Fee	\$47	\$47	\$47	\$47	\$47	\$47
Total Annual Payment	\$1,252	\$1,464	\$1,949	\$2,287	\$2,685	\$2,869

* Full-risk premium is subject to change.

** Discounted premium in Year 3 includes the loss of CRS discount as a result of CRS class retrograde.

Scenario 5: Policy at Maximum Rate, CRS Discount Not Applied in Full

Policies are subject to maximum or minimum rates, which may impact how discounts appear on the declarations page. Scenario 5 illustrates annual payments assuming a CRS Class 4 community where the policy is at a maximum rate. The policy has hit a ceiling of the highest chargeable amount, not including fees, assessments and surcharges, before adding in discounts. Consequently, the discount associated with being in a CRS Class 4 community does not impact the premium because the maximum rate is lower than the full-risk rate with a CRS Class 4 discount.

The CRS discount on the declarations page may show a CRS discount figure above \$0, where the amount of the premium with the CRS discount is higher than the amount of the premium at maximum rate without the CRS discount.

Premium/Discount	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Building Premium	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000
Contents Premium	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
ICC Premium	\$75	\$75	\$75	\$75	\$75	\$75
Mitigation Discount	\$0	\$0	\$0	\$0	\$0	\$0
CRS Discount	\$0	\$0	\$0	\$0	\$0	\$0
Full-Risk Premium*	\$10,075	\$10,075	\$10,075	\$10,075	\$10,075	\$10,075
Annual Increase Cap**	(\$9,075)	(\$8,895)	(\$8,683)	(\$8,432)	(\$8,136)	(\$7,787)
Discounted Premium	\$1,000	\$1,180	\$1,392	\$1,643	\$1,939	\$2,288
Reserve Fund Assessment	\$180	\$212	\$251	\$296	\$349	\$412
HFIAA Surcharge	\$25	\$25	\$25	\$25	\$25	\$25
Federal Policy Fee	\$47	\$47	\$47	\$47	\$47	\$47
Total Annual Payment	\$1,252	\$1,464	\$1,715	\$2,011	\$2,360	\$2,772

* Full-risk premium is subject to change.

** Annual Increase Cap = Full-Risk Premium - Discounted Premium.

Addressing a Building in Violation of NFIP Regulations

A building in violation of NFIP regulations will not receive the CRS discount until the violation is resolved. The procedure for requesting a change in the discount eligibility status is described in [Section 3 of the NFIP Flood Insurance Manual \(subsection II B 3.b\)](#).

Learn More

- The NFIP's pricing approach: [fema.gov/flood-insurance/risk-rating](https://www.fema.gov/flood-insurance/risk-rating)
- Community Rating System: [fema.gov/floodplain-management/community-rating-system](https://www.fema.gov/floodplain-management/community-rating-system)
- Flood Insurance Manual: [fema.gov/sites/default/files/documents/fema_nfip-flood-insurance-manual-sections-1-6_102022.pdf](https://www.fema.gov/sites/default/files/documents/fema_nfip-flood-insurance-manual-sections-1-6_102022.pdf)

If you have any questions, please contact: FEMA-NFIP-Insurance-Transformation@fema.dhs.gov.



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

Mail Correspondence to: Danielle DeHart ♦ 181 Sunny Seven Dr ♦ Rocky Mount, VA 24151

August 6, 2023

Deborah J. Hill MPA AICP CFM CZO
Planning Director
Town of North Topsail Beach
2008 Loggerhead Court
North Topsail Beach, North Carolina 28460

Dear Ms. Hill:

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

At the present time, I have verified 3049 credit points for the Town of North Topsail Beach. This results in a CRS Classification of 5. Attached are a draft verification report and a draft credit calculations worksheet AW-720 which contains an overall point summary. The information provided is subject to acceptance by DHS/FEMA.

Thank you for your cooperation during my visit. If you have any questions or when I can be of future assistance, please do not hesitate to contact me.

Respectfully yours,

Danielle DeHart, CFM
CRS Specialist, ISO
Email: ddehart@iso.com
Phone: 540-598-1646

enc. Draft Verification and Draft AW-720

cc: The Honorable Dan Tuman, Mayor of North Topsail Beach
Roy McClure, FEMA Region IV
Steve Garrett, State NFIP Coordinator
Amanda Gowans, ISO/CRS Technical Coordinator



Town of North Topsail Beach, NC

Verified Class 5

NFIP Number: 370466

Cycle-Phone Verification

Date of Verification Visit: April 18, 2023

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 3049 credit points are verified. The community has not met all Class 4 prerequisites; therefore it is recommended that the community remain a CRS Class 5. The community has met all Class 5 prerequisites. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

Activity 310 – Construction Certificate Management: Credit is provided for having written construction certificate management procedures for all new and substantially improved/substantially damaged buildings. (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 offering additional FIRM information, 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 outreach projects, general outreach projects, and targeted outreach projects. These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. (100 points)

Activity 340 – Hazard Disclosure: Credit is provided for state and community regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (18 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Sneads Ferry Library. Credit is also provided for floodplain information displayed on the community's website. (52 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. Credit is also provided for offering advice on financial assistance programs. The service is publicized annually and records are maintained. (55 points)

Activity 410 – Floodplain Mapping: Credit is provided for conducting and adopting flood studies for areas not included on the FIRMs and that exceed minimum mapping standards. (53 points) *TR Pending

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 79 percent of the Special Flood Hazard Area (SFHA) as open space and preserving open space land in a natural state. Credit is also provided for regulations and incentives that protect natural shorelines and channels. (1509 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require development limitations, freeboard for new construction and substantial improvement, cumulative substantial improvement, protection of critical facilities, local drainage protection, and coastal A Zone structures to meet V Zone building criteria. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS®) Classification, other higher standards, and regulations administration. (533 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using additional map data in the day to day management of the floodplain. Credit is also provided for maintaining copies of all previous FIRMs and Flood Insurance Study reports. (170 points)

Activity 450 – Stormwater Management: The community enforces regulations for soil and erosion control and water quality. (32 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of May 31, 2018, the Town of North Topsail Beach, NC has 226 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 Southeastern NC Regional Hazard Mitigation Plan, adopted on March 4, 2021. A progress report for the plan must be submitted on an annual basis. (194 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. A description of the flood exercise or After Action Report from an actual flood event must be submitted on an annual basis. Warning information and safety measures must be publicized annually. (205 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 Onslow County, NC is 1.06.

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

CEO Name / Address:

The Honorable JoAnn McDermon
Mayor of North Topsail Beach
2008 Loggerhead Court
North Topsail Beach, North Carolina 28460

CRS Coordinator Name / Address:

Deborah J. Hill
Planning Director
2008 Loggerhead Court
North Topsail Beach, North Carolina
(910) 581-3008

Date Report Prepared: August 6, 2023

720 COMMUNITY CREDIT CALCULATIONS (Cycle-Phone Verification):

CALCULATION SECTION :

Verified Activity Calculations:				Credit
c310	38			38
c320	90			90
c330	100			100
c340	18			18
c350	52			52
c360	55			55
c370				
c410	50	x CGA	1.06 =	53
c420	1424	x CGA	1.06 =	1509
c430	503	x CGA	1.06 =	533
c440	160	x CGA	1.06 =	170
c450	30	x CGA	1.06 =	32
c510	194			194
c520				
c530				
c540				
c610	205			205
c620				
c630				

Community Classification Calculation:

cT = total of above	cT =	<u>3049</u>
Community Classification (from Table 110-1):	Class =	<u>5*</u>

* CRS Class 5 applies in lieu of Class 4 due to outstanding Class 4 prerequisites.

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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

Mail Correspondence to: Danielle DeHart ♦ 181 Sunny Seven Dr ♦ Rocky Mount, VA 24151

August 6, 2023

Deborah J. Hill MPA AICP CFM CZO
Planning Director
Town of North Topsail Beach
2008 Loggerhead Court
North Topsail Beach, North Carolina 28460

Dear Ms. Hill:

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

At the present time, I have verified 3049 credit points for the Town of North Topsail Beach. This results in a CRS Classification of 5. Attached are a draft verification report and a draft credit calculations worksheet AW-720 which contains an overall point summary. The information provided is subject to acceptance by DHS/FEMA.

Thank you for your cooperation during my visit. If you have any questions or when I can be of future assistance, please do not hesitate to contact me.

Respectfully yours,

Danielle DeHart, CFM
CRS Specialist, ISO
Email: ddehart@iso.com
Phone: 540-598-1646

enc. Draft Verification and Draft AW-720

cc: The Honorable Dan Tuman, Mayor of North Topsail Beach
Roy McClure, FEMA Region IV
Steve Garrett, State NFIP Coordinator
Amanda Gowans, ISO/CRS Technical Coordinator



Town of North Topsail Beach, NC

Verified Class 5

NFIP Number: 370466

Cycle-Phone Verification

Date of Verification Visit: April 18, 2023

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 3049 credit points are verified. The community has not met all Class 4 prerequisites; therefore it is recommended that the community remain a CRS Class 5. The community has met all Class 5 prerequisites. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

Activity 310 – Construction Certificate Management: Credit is provided for having written construction certificate management procedures for all new and substantially improved/substantially damaged buildings. (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 offering additional FIRM information, 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 outreach projects, general outreach projects, and targeted outreach projects. These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. (100 points)

Activity 340 – Hazard Disclosure: Credit is provided for state and community regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (18 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Sneads Ferry Library. Credit is also provided for floodplain information displayed on the community's website. (52 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. Credit is also provided for offering advice on financial assistance programs. The service is publicized annually and records are maintained. (55 points)

Activity 410 – Floodplain Mapping: Credit is provided for conducting and adopting flood studies for areas not included on the FIRMs and that exceed minimum mapping standards. (53 points) *TR Pending

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 79 percent of the Special Flood Hazard Area (SFHA) as open space and preserving open space land in a natural state. Credit is also provided for regulations and incentives that protect natural shorelines and channels. (1509 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require development limitations, freeboard for new construction and substantial improvement, cumulative substantial improvement, protection of critical facilities, local drainage protection, and coastal A Zone structures to meet V Zone building criteria. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS®) Classification, other higher standards, and regulations administration. (533 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using additional map data in the day to day management of the floodplain. Credit is also provided for maintaining copies of all previous FIRMs and Flood Insurance Study reports. (170 points)

Activity 450 – Stormwater Management: The community enforces regulations for soil and erosion control and water quality. (32 points)

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