



# Program for Public Information

*Outreach Project Strategies for the Town of North Topsail Beach*

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Adopted by the North Topsail Beach Board of Aldermen on July 2, 2015

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## Background

The Town of North Topsail Beach (NTB), North Carolina is a residential, family-oriented community and major family vacation destination committed to living in harmony with nature while being supportive of activities and services necessary to enhance the quality of life for citizens and visitors. The Town is located in the Stump Sound Township of Onslow County, North Carolina. Incorporated in 1990, the Town derived its name from its location, the north end of Topsail Island. The area was formerly known as West Onslow Beach and North Topsail Shores.

The National Flood Insurance Program (NFIP) is aimed at reducing the impact of flooding on private and public structures. This is achieved by providing affordable insurance for property owners and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures. Overall, the program reduces the socio-economic impact of disasters by promoting the purchase and retention of Risk Insurance in general, and National Flood Insurance in particular.

The initial FEMA Flood insurance Rate Maps (FIRM) were adopted on July 2, 1987, by Onslow County, prior to the Town's incorporation in 1990. Community Rating System (CRS) is part of the National Flood Insurance Program (NFIP) and provides flood insurance premium discounts in participating communities. The Town joined CRS on October 10, 1992. These discounts are based on the Town's floodplain management program, including certain public information activities. To maintain these discounts, the Town must continue to implement floodplain management regulations, public information programs and provide annual status reports to the ISO/CRS Specialist. The Town has achieved a "Class 7" designation from the Community Rating System, which affords a 15% discount on flood insurance premiums.

## PPI Committee

As part of the CRS revisions effective 2013, the Program for Public Information (PPI) was introduced by the Federal Emergency Management Agency (FEMA) as a new planning tool to provide a step-by-step coordinated approach to flood hazard outreach. The purpose is the PPI is to improve communication with citizens, and to provide information about flood hazards, flood safety, flood insurance and ways to protect property and natural floodplain functions to those who can benefit from it. The intent of the CRS program, and the PPI, is to reduce injury to people and damage to property from future floods.

## Established

In support of the Town's Community Rating System (CRS) participation, the Board of Aldermen established the Program for Public Information (PPI) Committee on March 5, 2015. The Board appointed the Planning Board members, local insurance agents and a local lender as founding members of the PPI committee.

## Membership

The Town is most fortunate to have the commitment of the following founding members:

- ❖ Bill Bowman, floodplain resident and Planning Board member.
- ❖ Zubecca Bowman, floodplain resident and Planning Board member.
- ❖ Patty Davis, Vice President of Lending for Guaranteed Rate (lender).
- ❖ Paul Dorazio, floodplain resident, local contractor and Planning Board Vice Chair.
- ❖ Dr. Harrington floodplain resident and Planning Board member.
- ❖ Deb Hill AICP CFM CZO, Planning Director
- ❖ Christy Jenkins, SFI Group, Inc. (insurance).
- ❖ Gunnar Matthews, floodplain resident and Planning Board member.
- ❖ Hanna McCloud, floodplain resident and Planning Board member.
- ❖ Jean Miller floodplain, resident and Planning Board member.
- ❖ Pat Stigall, floodplain resident and Planning Board member.
- ❖ Sue Tuman, floodplain resident and Planning Board Chair.
- ❖ Scott Wheeler, SFI Group, Inc. (insurance).

The current Planning Board members have also worked with the Planning Director, a Certified Floodplain Manager, with the development of floodplain management (UDO Article 7 Flood Damage Prevention) and hazard mitigation planning (Annex to Onslow County's Multijurisdictional Hazard Mitigation Plan), which should be credited under CRS Activity 510. In addition to the Planning Board members, the Board of Aldermen also appointed two local insurance agents and a local lender, which should be credited under CRS Activity 370.

With the exception of one staff member, 92.3% of the members are representatives from outside the local government and considered stakeholders and 69.2% are local floodplain residents.

## Purpose

The committee is tasked with the development of a Program for Public Information Plan and Coverage Improvement Plan pursuant to Activity 330 (Outreach Projects) and Activity 370 (Flood Insurance Promotion) of the CRS Coordinator's Manual. The Planning Director is responsible for facilitating productive workshops and effective annual evaluations. Prior to setting each meeting date, the Planning Director shall survey committee members for their availability and ensure compliance with all requirements outlined in the CRS manual.

The process of developing the PPI Plan begins with the Planning Director completing a CRS Community Self-Assessment and bringing the results to the first PPI Committee meeting. The initial meeting was held on March 31, 2015, in the 1<sup>st</sup> Floor Conference Room. The agenda followed Step 1 through Step 5 of the seven step plan outlined in the 2013 CRS Manual, pages 330- 12 through 330-14. During the meeting, the committee studied the needs of the community and the different needs for specific areas within the Town, as well as the Town as a

whole. The committee discussed the need for an aggressive campaign to convey information to the public and discussed target areas that needed special attention.

Members reviewed the six messages of the CRS Table 330-1 and matched topics to the five (5) target audiences, developing specific messages. This work is detailed under the “Target Audiences” section of this document.

The committee informally inventoried related efforts that were already taking place in the community. An inventory of these programs is listed in the “Other Public Information Initiatives” section. They discussed how those programs and activities fit in the PPI Plan as they are being presented now, and how they can be modified to serve the overall effort in a better way.

Based on information gathered during this meeting, the Planning Director prepared a draft of the PPI document (Step 6). The draft was reviewed by the committee and revisions and amendments were made based on discussion and recommendations by the committee.

## Goals

The members of the PPI Committee share a common vision for a better informed public that is educated about the flood risks, what they can do to decrease future damage, and the benefits of flood insurance. The PPI Plan is the tool to achieve that vision. The Town’s PPI Committee is recommending two goals and supportive objectives.

1. Through the outreach materials and methods, encourage residents to adopt behaviors that improve flood hazard preparedness and decrease future flood damage.
  - a. Provide relevant information to residents of the Town regarding flood hazards; place added focus on residents in special flood hazard areas and those areas that may be re-mapped to be located within the Special Flood Hazard area.
  - b. Provide detailed information to inquirers through website and publications. Encourage businesses to place brochures within sight of residents and visitors alike, to make them better informed.
  - c. Provide quick response to residents after they have been flooded. Have relevant information they may need available and ready to distribute.
2. An aggressive campaign will begin to convey the information to the public using the following guidelines:
  - a. Share resources with other organizations to ensure information is getting to diverse groups
  - b. Outreach is imperative. Committee members including stakeholders agreed to do outreach during community and/or business meetings. These outreaches are considered projects and should be recorded.
  - c. Activities should be recorded for assurance of credits.

## Community Self-Assessment

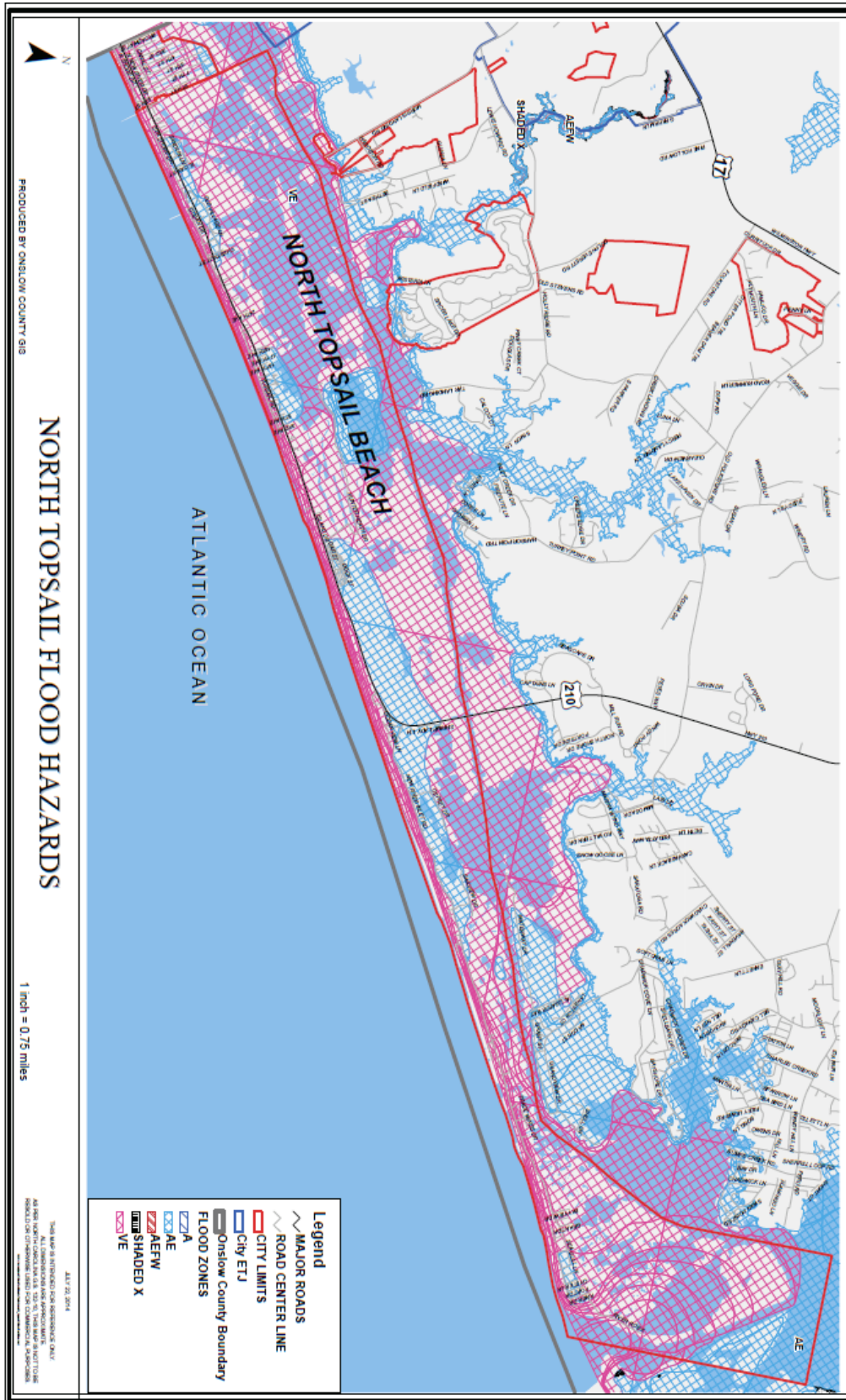
The CRS Community Self-Assessment is a new online tool posing a series of questions that reveal how the flood hazards affect a community and which groups of residents could benefit most from outreach efforts. The sections below provide an overview of the participating communities and the highlights of their Community Self Assessments related to the flood hazard, flood insurance coverage and repetitive loss properties. The Self-Assessment results paralleled information on the flood hazard presented in the Town's Annex to the Onslow County Multi-jurisdictional Hazard Mitigation Plan (2015). The Town has an eleven mile stretch of beach along the Atlantic Ocean and privately owned commercial fishing pier. The population in 2010 was 743 (U. S. Census Bureau). The entire Town is located within a special flood hazard area (SFHA).

## Flood Hazards

NTB is exposed to flooding from hurricanes, severe thunderstorms, tropical storms and storm surges from the Atlantic Ocean. Heavy rainfalls allow for flooding in low lying streets and property. Areas within the Town limits can be flooded from overwhelming coastal sources, sheet flow, and local drainage ways during heavy rainfall.

The majority of homes and businesses within the SFHA are elevated structures; however the Town does have older pre-FIRM homes and businesses. In 2010, and estimated 400 properties were occupied year round. Most properties are seasonal vacation rentals. Both owners and renters need to be aware of what action to take in case of a flood. In 2010, 41.5% of the residents were 50 years old or older. Advance preparation and planning for a flood can be critical in emergency situations.





## Flood Insurance Data

Flood insurance policy information from the National Flood Insurance Program (NFIP) is available to local government agencies as general (or aggregate) data or as detailed (or property-specific) data. The detailed policy information that includes policy holder addresses and names is protected under the Privacy Act of 1974 and cannot be shared with the public. This means that detailed policy data can only be seen by local government agencies and cannot be provided to individuals or organizations, including a CRS planning committee, Program for Public Information committee, or the public.

The initial assessment by the Planning Director revealed errors in the policy data, such as an inaccurate address, the wrong community identification number and ineligibility due to construction after CBRS designation. The Planning Director submitted corrections to FEMA Region IV and NFIP.

The general data provided in this report contains no specific policy holder name or address information and can be shared with the public. As of June 3, 2015, NTB has **1,314** active NFIP flood policies in effect.

**Table 1 - NTB NFIP Insurance Policies by Flood Zone**

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses
A01-30 & AE	879	\$406,802	\$156,297,100	608	\$10,418,268.54
A Zones	3	\$5,758	\$675,400	20	\$561,823.92
AO Zones	0	\$0	\$0	0	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00
V01-30 & VE	430	\$1,310,595	\$95,432,200	206	\$3,615,051.05
V Zones	0	\$0	\$0	0	\$0.00
D Zones	0	\$0	\$0	0	\$0.00
B, C & X Zone					
Standard	2	\$2,174	\$296,900	5	\$83,436.47
Preferred	0	\$0	\$0	0	\$0.00
Total	1,314	\$1,725,329	\$252,701,600	839	\$14,678,578.00

(Source: NFIP)

**Table 2 - Pre-FIRM Policies in Force**

Flood Zone	Policies in Force	Premium	Insurance in Force
A01-30 & AE Zones	577	\$278,992	\$80,817,900
A Zones	3	\$5,758	\$675,400
AO Zones	0	\$0	\$0
AH Zones	0	\$0	\$0
AR Zones	0	\$0	\$0
A99 Zones	0	\$0	\$0
V01-30 & VE Zones	159	\$351,613	\$23,767,700
V Zones	0	\$0	\$0
D Zones	0	\$0	\$0
B, C & X Zone	1	\$970	\$87,900
Standard	1	\$970	\$87,900
Preferred	0	\$0	\$0
Total	740	\$637,333	\$105,348,900

(Source: NFIP)

**Table 3 - POST-Firm Policies in Force**

Flood Zone	Policies in Force	Premium	Insurance in Force
A01-30 & AE Zones	302	\$127,810	\$75,479,200
A Zones	0	\$0	\$0
AO Zones	0	\$0	\$0
AH Zones	0	\$0	\$0
AR Zones	0	\$0	\$0
A99 Zones	0	\$0	\$0
V01-30 & VE Zones	271	\$958,982	\$71,664,500
V Zones	0	\$0	\$0
D Zones	0	\$0	\$0
B, C & X Zone	1	\$1,204	\$209,000
Standard	1	\$1,204	\$209,000
Preferred	0	\$0	\$0
Total	574	\$1,087,996	\$147,352,700

(Source: NFIP)

**Table 4 - Total Pre-FIRM and Post-FIRM Housing Units by Flood Zone**

Flood Zone	Pre-FIRM	Post-Firm	Total
AE	136	213	349
VE	1215	925	2,140
Total	1,351	1,138	2,489

(Source: Onslow County GIS)

The ratio of Table 1 AE vs. VE zone policies (204.4%) is incongruous with the ratio of Table 4 housing units in AE vs. VE (16.3%). Even though there are more units and greater land mass in VE Flood Zone (Table 5), *there is more than double the number of AE NFIP flood insurance policies*, as compared to VE NFIP flood insurance policies. One has to presume that many of these policies are grandfathered and do not reflect their current flood zone. For example, upon review of 897 of the 1,314 policies for selected community as of 1/15/2015, 299 pre- and post-FIRM structures were classified in A, A01-30, although those classifications are no longer indicated in current Flood Insurance Rate Maps (FIRMs). And of those 882 properties indicated in Table 1, it is difficult to discern the number that is now actually in a VE flood zone. As there is not a direct correlation from NFIP's data of policies in force by flood zone – presumably, many due to a grandfathered status - to Onslow County GIS records and current flood zones, it is difficult to compare number of units by flood zone to NFIP policies in force by flood zone or to calculate, with any confidence, the percentage of policies in force for Coastal AE and VE flood zones. That being stated, the total number of policies in both AE and VE is calculated at 52.8%.

**Table 5 - Flood Zone by Acreage**

Flood Zone	Corporate Limits (includes water and right-of-ways)		Corporate Limits (land only)	
	Acres	% of Total Town Acreage	Acres	% of Total Land
AE	1,402	19.4%	777	20.3%
VE	5,682	78.5%	3,017	78.7%
Total Acres in Floodplain	7,084	97.8%	3,794	99.0%
Total Town Acres	7,242		3,832	

Further exacerbating efforts to analyze data is that no source exists to account for the number of private flood insurance policies, with approximately two-thirds of the Town within the Coastal Barrier Resource System Unit L06, identified in Table 6 below or the total number of NFIP policies that exist for structures built prior to the CBRS designation date.

**Table 6 - CBRS Housing Units by Flood Zone**

Units in NTB CBRS L06 by Flood Zone	
<b>AE</b>	39
<b>VE</b>	1201
<b>Total</b>	1,240

(Source: Onslow County GIS)

Federal flood insurance is not available for structures in CBRS constructed after the designation date. Upon review of 897 of the 1,314 records, there were a number of NFIP policies in CBRS where the structure was built after the CBRS effective date. Owners are to be cautioned that if NFIP flood insurance policy is obtained in error for properties in CBRS and built after the designation date that in the event of a claim, NFIP may withhold payment of claim and merely refund the owners premium paid for that year.

### Activity 370 Flood Insurance Assessment

The committee agreed a Flood Insurance Assessment was needed in order to evaluate the Town for areas that may need to purchase flood insurance, and the possible need for additional insurance coverage. The number of buildings with insurance coverage can be compared to the number of buildings exposed to the flood hazard. The committee reviewed Table 4, which breaks down the policies in force based on structure type.

**Table 7 - Policy Break-Down**

Structure Type	Policies in Force	Premium	Insurance in Force
<b>Single Family</b>	735	\$1,403,227	\$173,020,600
<b>2-4 Units</b>	149	\$198,957	\$32,962,300
<b>All other residential</b>	418	\$95,229	\$43,603,200
<b>Non-residential</b>	12	\$27,916	\$3,115,500
<b>Total</b>	1,314	\$1,725,329	\$252,701,600

(Source: NFIP)

Town staff divided the amount of coverage (insurance in force) by the number of policies in force to determine the average amount of coverage by category. The results are shown below in Table 5 with the new, locally determined, “average coverage” column added.

The average amount of coverage (“insurance in force”) by FIRM zone and occupancy type can be compared to the amount of expected flood damage from a base flood. For example, many people may only have coverage equal to the remaining balance of their mortgage, which may not be sufficient to cover the amount of damage that could result from a 100-year flood. (Note: many communities have used Hazus-MH, which is a tool that can help estimate expected flood damage, see [www.fema.gov/hazus](http://www.fema.gov/hazus)).

**Table 8 - Average Coverage**

Structure Type	Policies in Force	Premium	Insurance in Force	Average Coverage
Single Family	735	\$1,403,227	\$173,020,600	\$235,402.18
2-4 Units	149	\$198,957	\$32,962,300	\$221,223.49
All other residential	418	\$95,229	\$43,603,200	\$104,313.88
Non-residential	12	\$27,916	\$3,115,500	\$259,625.00
Total	1,314	\$1,725,329	\$252,701,600	\$192,314.76

After reviewing Table 8, the committee concluded the percentage of single family and all other residential uses – considering the number of properties within Coastal Barrier Resource System –was sufficient and may increase with the information provided to those property owners through the “Target Audience” information. The recommendation was to educate the property owners through mailings and FEMA publications of the advantages of having a flood insurance policy and to inform the owners that there is risk of flooding beyond the SFHA.

The committee also reviewed the information provided in Table 2 (Pre-Firm Policies in Force). It was determined that the majority of pre-firm structures in the V Zones have no mortgage and although flood insurance is not required under the mandatory purchase requirement, these pre-FIRM structures would still benefit from policy coverage. The recommendation was to inform the property owners of the importance of Flood Insurance and to better explain the vulnerability of a structure that is located within a velocity flood zone.

The committee, during the annual evaluation of the PPI will also reassess its flood coverage and update the information with current data each year. The new information will be used to update the level of coverage and consider new conclusions and recommendations after reviewing the data.

### **Repetitive Loss Properties**

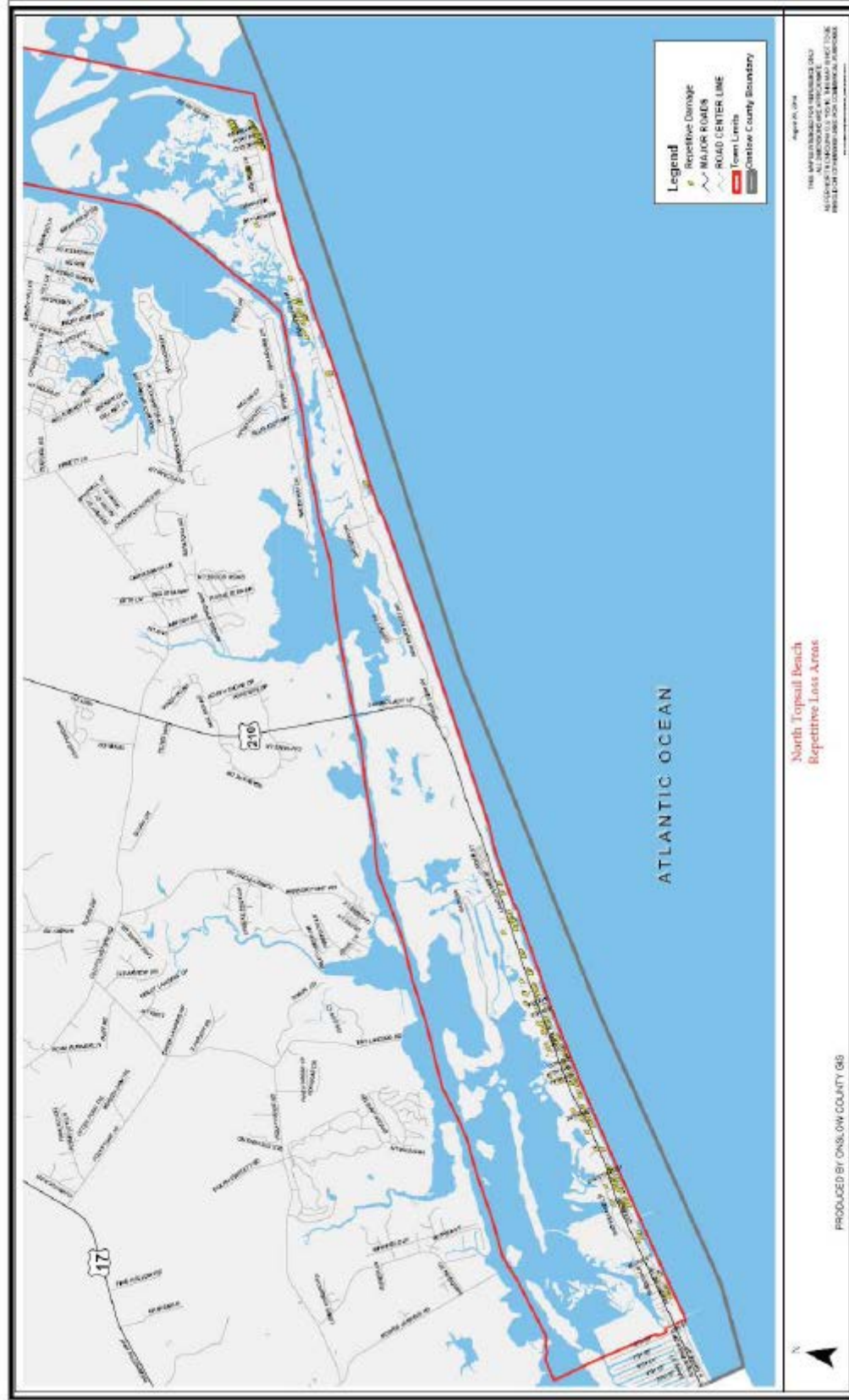
Properties with two or more flood insurance claims totaling \$1,000 or more in a consecutive 10-year period are classified as Repetitive Loss (RL) properties. In 2005, the Town had over 205 RL properties. An inspection of these properties and the submission of documentation to FEMA reduced this number to 160 properties within the Town. [See Repetitive Loss Map on page 10]. In 2015, the number of RL properties has increased to 620.

### **Social and Economic Needs**

Because of NTB’s aging population, unique methods must be considered in order to get information out. Not all elderly residents use the internet. Many properties within the Town are “second homes”, these properties owners are best reached by mailings.



## North Topsail Beach Repetitive Loss Areas



## Target Audiences

Based on the Flood Insurance Assessment above, the majority of residents in NTB do not carry flood insurance. As a first step in this new Program for Public Information, the PPI committee determined that the target audiences that will be focused on initially are the general public, residents in the floodplain, repetitive loss properties, builders contractors, real estate brokers and agents, lending companies, and insurance companies.

1. **Floodplain residents and businesses.** As all properties within North Topsail are located in the SFHA (Coastal AE and VE Flood Zones), the committee determined that all residents should be aware of flood hazards, ways to protect themselves and their property, and the availability of flood insurance. To reach the general public, it was suggested that we continue to send newsletters at least annually. Additionally, it is recommended that the Town reach out to neighborhood groups, local schools, churches and the Cape Fear Chapter of the American Red Cross. The groups have newsletters or websites that could potentially be used to share information. Radio, Television and Cable Broadcast companies are also potential ways to reach out to the general public.
2. **Repetitive loss area residents and businesses.** As of 2015, there are 620 repetitive loss properties in the Town, all of which are located in a mapped floodplain. These residents, along with their neighbors that have similar potential for flooding, should be aware of their property's risk of flooding and the availability of flood insurance. Because the residents in the floodplain and repetitive loss areas are so similar, the committee determined that these two groups would receive the same types of outreach.
3. **Building Contractors, Surveyors and Engineers** are sometimes unaware of floodplain regulations. It is important to reach out to these professionals to share information about requirements related to construction, whether the construction is a new home or repair or improvements to an existing home. The PPI committee will request assistance from Wilmington-Cape Fear Home Builders Association (WCFHBA)/ Business Alliance for a Sound Economy (BASE) to assist with outreach to local contractors.
4. **Real Estate Brokers and Agents, Lending Institutions and Insurance Companies** are important in conveying information to the public regarding flood hazards and flood insurance. The Town will continue to reach out to these groups to provide them information about flooding. The PPI committee will request assistance from the Topsail Island Association of Realtors, Mortgage Bankers Association and Independent Insurance Agents Association.
5. **Coastal Erosion Property Owners.** North Topsail Beach has been involved in a number of initiatives that address shoreline erosion. Coastal Planning & Engineering has developed a comprehensive five phase Shoreline Protection Project. Phase 1 is impacted by severe erosion is in the Inlet Hazard Area and is part of the approximately 1.5 mile long New River Inlet Channel Realignment Project. Placement of sand began on the night of December 18, 2014, for Phase 5 of the Shoreline Protection Project.

## Other Public Information Initiatives

As part of the CRS program, the Town sends semi-annual outreach to all residents in the floodplain, repetitive loss properties, lenders, real estate agents, and insurance agents. The outreach to residents in the floodplain and repetitive loss properties advises the resident that property is in the floodplain and gives information about flood insurance, flood safety, and permitting requirements.

The committee's intent is to build on and compliment the Town's current community-based public information efforts by partnering with other organizations including but not limited to county, state and federal government agencies. Table 9 below, identifies some of these existing efforts by existing and potential partners.

**Table 9 - Inventory of Existing Public Information and Outreach Efforts**

Organization	Project	Subject Matter	Frequency
<b>Board of Realtors:</b> <ul style="list-style-type: none"> <li>Topsail Island Association of Realtors</li> <li>Jacksonville Board of Realtors</li> </ul>	Newsletters	marketing ideas, educational articles	Annual
<b>Business Alliance for a Sound Economy (BASE)</b>	Website: <a href="http://ncbase.org/">ncbase.org/</a>	BASE serves as an advocate and resource on coastal issues like homeowners insurance, beach nourishment and other issues unique to southeastern North Carolina.	Continuous
<b>Eastern Carolina Council of Governments</b>	Website: <a href="http://www.eccog.org">www.eccog.org</a>	Provides an organizational mechanism for local elected officials to meet and deal with region-wide issues.	
<b>FEMA</b>	Website: <a href="http://fema.gov">fema.gov</a>	Flood information, brochures	Continuous
<b>Greater Topsail Area Chamber of Commerce</b> <i>(includes local businesses, insurance companies, banks, etc.)</i>	Fireball Run, internet show has 1.7 million viewers	Race to Recover America's Missing Children	Sept. 29-30, 2015
	Websites, newsletters, print media advertisements, organizational meetings	Chamber events, business specials, and exciting local news	three e-newsletters weekly
<b>Homeowner Associations</b> <ul style="list-style-type: none"> <li>Topsail Reef</li> <li>St Regis</li> <li>Villa Capriani</li> <li>St Moritz</li> <li>Rogers Bay Campground</li> <li>Stump Sound</li> <li>Bermuda Landing</li> <li>Ocean Ridge</li> <li>Dolphin Shores</li> <li>Topsail Villas</li> <li>Cape Island</li> <li>Calinda Cay</li> <li>Heron Cay</li> <li>Ocean City</li> </ul>	Websites; newsletters; community meetings	Information and concerns of property owners	Continuous
<b>Insurance Agencies</b> <ul style="list-style-type: none"> <li>SFI</li> </ul>	Handouts on flood insurance	Flood Insurance	Continuous



<b>National Flood Insurance Program</b>	Website <a href="https://www.floodsmart.gov/floodsmart/">https://www.floodsmart.gov/floodsmart/</a>	Flood information, Flood Insurance	Continuous
<b>New River Foundation</b>	New River Palooza	River festival to promote eco-tourism and river restoration	September, annually
<b>Newspapers</b> <ul style="list-style-type: none"><li>Jacksonville Daily News</li><li>Wilmington Star News</li><li>Topsail News Online</li><li>Post &amp; Voice</li></ul>	Print newspapers and websites	News, weather and information	daily
<b>North Carolina Division of Emergency Management</b>	State NFIP Coordinator Floodplain Mapping Program	Floodplain Mapping Technical assistance	Continuous
<b>North Carolina Division of Water Resources</b>	Website: <a href="http://portal.ncdenr.org/web/wq/swp/ps/npdes">http://portal.ncdenr.org/web/wq/swp/ps/npdes</a>	Office responsible for National Pollutant Discharge Elimination System (NPDES) permit	Continuous
<b>New River Foundation</b>	New River Palooza	River festival to promote eco-tourism and river restoration	September, annually
<b>Onslow County Emergency Services</b>	Facebook & website: <a href="http://www.onslowcountync.gov/EmergencyServices/">http://www.onslowcountync.gov/EmergencyServices/</a>	Emergency preparedness information	Continuous
<b>Onslow County Emergency Services</b>	Emergency Preparedness Summer Camp 2015	Free camp for ages 14-18. Provides training along side Emergency Services personnel including EMS, Fire, Law Enforcement, Rescue and Public Health	June, annually
<b>Onslow County Keep Onslow Beautiful</b>	Living Tribute Program	Trees are planted in Onslow County public spaces year long	Continuous
	Arbor Day Ceremony	celebration and help plant the trees	Annual
	Earth Day	School presentations; promote awareness	April 22nd, annually
	Beach Cleanup North Topsail Beach	cleanup	2nd Saturday in May 2 <sup>nd</sup> Saturday in October 1 <sup>st</sup> Saturday in July
	Earth & Surf Fest	Environmental Awareness event	1 <sup>st</sup> Saturday in July
	Great American Cleanup	cleanup	March - May, annually
	Beach Litter Index Volunteering	Collect data on what is collected using Marine Tracker GPS	All spring and summer, annually
	NC Marine Debris Symposium	regional partnership to create public awareness, decrease the amount of debris into the waterways, clean up debris.	September, annually
	Environmental Elves Program	Promote recycling; offers SAT credit hours for students	Annual
	Onslow County School Recycling Program	Collection; recycling in schools; environmental education	Ongoing
<b>Radio Stations (various)</b>	Broadcast radio	News, weather, information	Continuous

<b>Sneads Ferry Library &amp; Environmental Center</b>	Environmentally themed exhibit, "Discover Onslow."	County ecology, geography, flora, and fauna	Continuous
<b>TV Stations:</b> <ul style="list-style-type: none"> <li>• WECT-DT 6.1 NBC</li> <li>• WPXU-DT 35.1 ION</li> <li>• WUNM-DT 19.1 PBS</li> <li>• WWAY-DT 3.1 ABC</li> <li>• WCTI-DT 12.1 ABC</li> <li>• WSFX-DT 26.1 FOX</li> <li>• WYDO-DT 14.1 FOX</li> <li>• WUNJ-DT 39.1 PBS</li> <li>• W22CJ 22 TBN</li> <li>• WITN-DT 7.1 NBC</li> <li>• WNCT-DT 9.1 CBS</li> </ul>	Local broadcasts	Charter Cable and up to 32 channels from 11 over-the-air stations may be received at this location.	Continuous
<b>Town of North Topsail Beach Town Manager</b>	Pre-hurricane season staff meeting	Hurricane preparedness	Annual
<b>Town of North Topsail Beach Assistant Town Manager</b>	Press releases, Connect-CTY	announcements and timely notifications including flood warnings via telephone, cell phone, text, and e-mail	Continuous
	Facebook and Twitter messages	Various flood-related topics	Continuous
	Newsletter	Various flood-related topics	Semi-annual
<b>Town of North Topsail Beach Planning Department</b>	Map Information Service	Flood hazard areas, insurance, flood protection	Continuous
	Website	Various flood related topics	Continuous
<b>Town of North Topsail Beach Public Works</b>	Clean streets, parks.	Protect water quality, no illegal dumping	Continuous
<b>Utility Companies:</b> <ul style="list-style-type: none"> <li>• JOEMC (electric)</li> <li>• ONWASA (Water)</li> <li>• Pluris (sewer)</li> <li>• Charter (cable)</li> <li>• Various phone (landline/cell)</li> </ul>	billing statements	Topics important to the Town.	Monthly

## Activity 320      Map Information Service (Topics, publicity prerequisite)

The Town provides map information in several ways. The most common method is the County's GIS website at <http://maps.roktech.net/onslow/>. Map information can also be obtained by contacting the Planning Director via phone, email or in person at NTB Town Hall.

This service is advertised on the Town's website at [ntbnc.org](http://ntbnc.org), as well as semiannually in the Town's newsletter mailed to each property owners and also available on the Town's website and at Town Hall. Based on discussions with the real estate representative on the PPI committee, the NTB will advertise the flood determination service through the Topsail Island Association of Realtors. The PPI committee recommends the following example to publicize the map information service to the target audiences:

### **NTB Provides Answers to Your Floodplain Questions**

If you want to know if a property is in the Special Flood Hazard Area, check our website at <http://www.ntbnc.org/Pages/flood.aspx>. You'll find a wealth of information about the Town's Flood Insurance Rate Map, coastal high hazard areas, flood depths at your property, natural conservation areas and wetlands, flood insurance, special rules for building in the floodplain, and ideas for protecting your property from flood damage. Or you can call the Planning Department with all of your floodplain questions at (910) 328-1349. We also have copies of FEMA Elevation Certificates on most buildings constructed or substantially improved in the floodplain.

The PPI committee agreed to continue these procedures and has included the promotion of Map Information Services in Table 10 - Outreach Projects (OP). The PPI committee agrees that the Town's Planning Department shall continue to provide the following Map Information Service:

- 1) Basic FIRM information found on a FIRM (MI1);
- 2) Information not needed for flood insurance rating - Coastal Barrier Resource System, LiMWA, floodway (MI2);
- 3) Other flood problems not show on FIRM: future flooding, drainage problems, etc. (MI3);
- 4) Flood depth data by use of elevation certificate or by map (MI4);
- 5) Special flood-related hazards - coastal erosion; Coastal A Zones – Activity 430 Higher Regulatory Standards, Section 432 k; LiMWa, if shown on FIRM (MI5);
- 6) Historical flood information - dates; number killed or injured; warning time, etc (MI6);
- 7) Natural floodplain functions – 1) areas mapped in the National Wetlands Inventory, available at [www.fws.gov/wetlands/Data/Mapper.html](http://www.fws.gov/wetlands/Data/Mapper.html); 2) areas mapped as critical habitat by the U.S. Fish and Wildlife Service, available at <http://criticalhabitat.fws.gov/crithab/>; 3) areas identified in state or regional programs, such as the Colorado Natural Heritage Program maps of existing and potential conservation areas, available at [www.cnhp.colostate.edu/download/gis.asp](http://www.cnhp.colostate.edu/download/gis.asp); 4) areas receiving natural floodplain functions credit under Activity 420 (Open Space Preservation); and 5) areas identified in a natural floodplain functions plan credited under NFF in Activity 510 (Floodplain Management Planning) (MI7).

## Activity 340      Hazard Disclosure

Most prospective buyers do not take the time or know how to investigate whether a property is subject to a hazard. This is an opportunity for the Town to partner with area realtors, Topsail Island Association of Realtors (TIAR) and the Jacksonville Board of Realtors (JBOR) through public outreach and flood insurance promotion.

### Disclosure of Flood Hazard (DFH)

North Carolina General Statute (NCGS) 47E requires owners of residential real estate (single-family homes and buildings with up to four dwelling units) to furnish purchasers a property disclosure statement. Based on NCGS 47E, the Residential Property Disclosure Statement form, real estate agents in NTB are required to disclose whether a property is located in a Special Flood Hazard Area.

Many area agents use their own *Coastal Hazard Addendum* to notify buyers of hazards specific to the property for sale. Outreach projects will include TIAR and JBOR to promote the agents' use of a *Coastal Hazard Addendum* for the purpose of disclosure of flood hazard as well as the disclosure of other hazards (DOH), described more fully below. Outreach projects will include TIAR and JBOR to promote awareness of the Town's map information service.

### Other Disclosure Requirements (ODR)

The following other disclosure requirements (ODR) are part of the Town's CRS program and are reported in this report as a matter of consistency:

- (1) Requiring all sellers to disclose the flood hazard in those cases where a real estate agent is not involved. 21 NCAC 58A .0114 RESIDENTIAL PROPERTY AND OWNERS' ASSOCIATION DISCLOSURE.
- (2) Requiring final recorded subdivision plats to display the flood hazard area (UDO Sec. 2.06.05 (C) (1) (a)).
- (3) Requiring that the flood hazard area be shown on individual lot surveys prepared for deed records, property transactions, or mortgages.
- (4) Requiring all sellers to disclose whether the property is subject to a special flood-related hazard. 21 NCAC 58A .0114 RESIDENTIAL PROPERTY AND OWNERS' ASSOCIATION DISCLOSURE.

### Real Estate Agents Brochure (REB)

The REB includes all ten topics developed by the PPI committee. The Board of Directors for the Topsail Island Association of Realtors has approved the REB. TIAR has agreed to share the REB through their online newsletter annually. The Planning Director will also visit realtor meetings in the area to discuss the hazard disclosure and the real estate agent's brochure. Outreach topics will include how to determine if a home is located in the special flood hazard area and

information about flood insurance. The PPI committee agreed to continue these procedures and has included the promotion of REB in Table 10 - Outreach Projects (OP).

### **Disclosure of Other Hazards (DOH)**

Potential property purchasers should be advised of other hazards that have been identified for specific sites. These include 1) Coastal wave hazards (as mapped as V Zones, LiMWA, or coastal A Zones); 2) Coastal and channel erosion; 3) Subsidence; 4) Areas subject to increased flooding due to climate change and sea level rise; and 5) Tsunamis and the other special flood-related hazards listed in Section 401.

Outreach projects will include TIAR and JBOR to promote the agents' use of a *Coastal Hazard Addendum* for the purpose of notifying buyers with a disclosure of other hazards (DOH) that may affect their property. Also, the North Carolina Real Estate Commission's "*Questions and Answers on Purchasing Coastal Real Estate in North Carolina*" is an informative brochure. The PPI committee agreed to include the promotion of this brochure in Table 10 - Outreach Projects (OP).

## **Activity 350      Flood Protection Information**

### **Flood Protection Website (Activity 352.c WEB)**

The Planning Director shall endeavor to include the following on the Town's website page *Flood Protection*, to be featured prominently on the Town's website at <http://www.ntbnc.org>:

- WEB1: for providing more information on the messages conveyed in the community's outreach projects credited under Activity 330 (Outreach Projects).
- WEB2: for providing information on warning, safety, evacuation, and other topics of immediate concern when a flood threatens.
- WEB3: for posting or linking real-time gage information for closest gauge at USGS 02093000 New River near Gum Branch, NC so users can see current water levels and, where available, flood height predictions.

The Planning Director shall update and continuously maintain the *Flood Protection* webpage(s) to include information on all ten of the priority topics listed in the section, *Topics and Messages*, which includes the six CRS priority topics, plus four additional topics. In addition, the Floodplain Protection webpages shall publicize other community services, such as:

- Providing copies of Elevation Certificates (Activity 310),
- Reading maps for people (Activity 320),
- Providing technical assistance on property protection (Activity 360),
- Providing technical assistance on flood insurance (Activity 370), Flood Protection Information CRS Coordinator's Manual 350-12 Edition: 2013
- Administering the permit requirements for construction and development in the floodplain (Activity 430 and Activity 450), and

- Maintaining the drainage maintenance system and carrying out related procedures and responsibilities (Activity 540).

The Planning Director shall catalogue all 9 FEMA publications to be maintained in the Sneads Ferry Library and list these same publications on the Town's Flood Protection website. The following Locally Pertinent Documents (LPD) (Activity 352.b WEB) shall also be made available at the Sneads Ferry Library and on the Flood Protection website:

- CAMA Land Use Plan
- Unified Development Ordinance (ARTICLE 7. FLOOD DAMAGE PREVENTION)
- Hazard Mitigation Plan Annex 3 to Onslow County Hazard Mitigation Plan.
- North Topsail Beach Hurricane, Storm, and Flood Preparedness Plan.
- Newsletter
- REB
- The North Carolina Real Estate Commission's *"Questions and Answers on" Purchasing Coastal Real Estate in North Carolina"*

### **Activity 360      Flood Protection Assistance (PPA, PPV, FAA, publicity prerequisite)**

Three types of flood protection assistance are provided by NTB, including property protection advice (PPA), advice after a site visit (PPV), and financial assistance advice (FAA). These types of assistance are advertised in the annual mailing to floodplain residents and repetitive loss properties and on the Town's website.

The PPI committee requested that the Topsail Island Association of Realtors advertise this service to their members annually through their newsletter. The Planning Director shall work with the Town Clerk to utilize other types of advertisements, such as public service announcements, using radio, television and newspaper ads.

#### **Property protection advice (PPA)**

The Planning Director and Building Inspector provide one-on-one advice about property protection (such as retrofitting techniques and drainage improvements). The PPI committee includes promotion of this service as part of Table 10 - Outreach Projects (OP) Protection.

#### **Advice provided after a site visit (PPV)**

The Planning Director and Building Inspector are available to and shall endeavor to make a site visit before providing the advice. The PPI committee includes promotion of this service as part of Table 10 - Outreach Projects (OP) Protection.

## Financial assistance advice (FAA)

The Planning Director provides advice on available financial assistance programs. The PPI committee includes promotion of this service as part of Table 10 - Outreach Projects (OP). The Planning Director shall document a check of the sources of assistance listed below to determine which ones may be available and appropriate for the community.

**Financial Assistance for Property Protection Measures**

**Pre-flood Assistance**

- Projects fully or partially funded by a local agency. For example, some metropolitan sewer agencies fund part or all of a project to stop sewer backup and some communities have their own rebate, financial assistance, or construction programs;
- FEMA mitigation grants;
- State or local programs, such as grants, loans, and rebates;
- Housing improvement assistance programs;
- The U.S. Department of Agriculture's rural development grants and loans for mitigation;
- The potential to reduce flood insurance premiums for certain mitigation projects (e.g., elevating the building above the base flood elevation); and
- Exempting the improvements from property tax increases.

**Post-flood Assistance**

- Flood insurance;
- Flood insurance's Increased Cost of Compliance benefit for substantially damaged structures;
- FEMA's Hazard Mitigation Grant Program; and
- The U.S. Small Business Administration's post-flood mitigation loans.

See [www.CRSresources.org/300](http://www.CRSresources.org/300) for more information on these financial assistance programs.

## Advisor training (TNG)

The PPI committee strongly encourages the Planning Director and Building Inspector to attend the next available EMI courses on retrofitting or grants programs.

## Activity 370 Flood Insurance Promotion (Committee, CPI)

### Flood insurance coverage assessment (FIA)

The PPI committee reviewed the NFIP policy information, including the Town's current level of coverage. The committee's analysis and identification of shortcomings are listed in detail in the section, Flood Insurance Data.

### Coverage Improvement Plan (CP)

As a method of protecting people from the consequences of flooding, promoting flood insurance should be as much a community responsibility as building flood control projects or

regulating new development in the floodplain. With representation and valuable input from local insurance agents and lenders, the PPI committee developed a Coverage Improvement Plan (CP) included in this report as Table 10. To qualify the PPI as a coverage improvement plan (CP) for credit under Activity 370, a draft of the document was submitted to Janice Mitchell, FEMA Region IV, FEMA CRS Regional Coordinator.

### **Coverage Improvement Plan implementation (CPI)**

Implementation of the projects in the CP will begin in the fall, 2015. The PPI committee will evaluate the CP during their annual review and incorporate any needed revisions.

### **Technical assistance (TA)**

The PPI committee has requested that member and insurance agent, Scott Wheeler of SFI Group, Inc. provide advice about flood insurance pursuant to Section 372.d, credit criterion (1). The service is to be publicized once a year in the Town's newsletter and the PPI committee includes promotion of this service as part of Table 10 - Outreach Projects (OP).

### **Activity 420      Open Space Preservation (NFOS5)**

A majority of the vacant land within Town is comprised of land zoned as conservation areas, and will remain vacant in perpetuity, as long as the Town's policy is to preserve these areas. The Town defines Natural functions open space (NFOS) as: 1) properties zoned Conservation District (Con-D); 2) 401 and 404 wetlands; 3) the area along intracoastal shoreline, which is preserved by the enforcement of the 30-foot setback requirement by the North Carolina Department of Natural Resources (NCDENR) Coastal Area Management Act (CAMA) regulations (all estuarine shorelines are subject to CAMA development regulations at 15A NCAC 7H.0205-.0208); and 4) NCDENR CAMA oceanfront setbacks and the higher standards adopted by the Town. Town staff is currently working with Onslow County GIS to map areas identified for open space preservation (NFOS5).

According to NCDENR's 2003 Coastal Wetlands Inventory, approximately 55.5% of the Town's land area, or 2,127.4 acres, are coastal wetlands (see CAMA Land Use Plan Table 19). Fragile areas are those areas that are not explicitly defined as AECs but that could cause significant environmental damage or other degradation of quality of life if not managed. These include wetlands, natural heritage areas, areas containing endangered species, prime wildlife habitats, or maritime forests. These areas must be evaluated pursuant to State regulations at 15A NCAC 7H for the CAMA Land Use Planning process.

The PPI committee seeks to support the Town's adopted policy objectives of Open Space Preservation; specifically:

1. Prevent flood damage by keeping flood-prone lands free of development, and
2. Protect and enhance the natural functions of the floodplains.



PPI committee seeks to enhance public awareness of open space preservation and provide educational material on the site's natural functions by including the projects as part of Table 10 – Outreach Projects (OP).

### Activity 540 Drainage System Maintenance

One common source of a local drainage problem is a blocked drainage way. Advising property owners about good drainage maintenance can result in reduced work for the Town's drainage maintenance program.

#### Procedures

North Carolina Department of Transportation and the Town's Public Works Department are responsible for drainage maintenance and responds to poor drainage complaints. NCDOT conducts a semi-annual inspection of the drainage system. The Town's Public Works Department conducts inspections after major storms and in response to citizens' complaints and forwards the information to NCDOT. Debris and other obstructions to flow or storage are removed when identified by both NCDOT and Public Works. The Town contacts NCDOT, as needed. Public Works Director is testing new record keeping software to document inspections and removal projects.



Map of Drainage System (subject to maintenance)

## Stream Dumping Regulations (SDR)

NC G.S. 77-13 and 77-14 regulates obstructions in streams and drainage ditches. The statutory language reads, "If any person, firm or corporation shall fell any tree or put any slabs, stumpage, sawdust, shavings, lime, refuse or any other substances in any creek, stream, river or natural or artificial drainage ravine or ditch, or in any other outlet which serves to remove water from any land whatsoever whereby the drainage of said land is impeded, delayed or prevented, the person, firm or corporation so offending shall be guilty of a Class 2 misdemeanor." Town code enforcement staff responds to stream dumping complaints and after determining the type of material and location, works with the appropriate agency (i.e., North Carolina Department of Environmental and Natural Resources (DENR) Division of Water Resources (DWR)) to enforce regulations that prohibit dumping in drainage ways, channels and estuary. Stream dumping prohibitions shall be publicized through the use of "No Dumping" signs and to be included in of Table 10 – Outreach Projects (OP). Having addressed complaints in these areas, Town staff has identified the following sites to post signs:

- Sandpiper Drive
- River Road
- Port Lane
- Oyster Lane
- 17<sup>th</sup> Ave (sound side)

## Topics and Messages

The PPI committee selected three messages to be disseminated to targeted audiences for each of the six priority topics for the CRS. Messages are specific statements or directions that the PPI committee considers important for its target audiences. In addition, the committee added four additional topics with three messages for each additional topic.

1. Know your flood hazard:
  - a. Check before you buy (REB)
  - b. Before buying, you should be aware of other factors that accompany the pleasures of owning property near the beach (NCREC *"Questions and Answers on" Purchasing Coastal Real Estate in North Carolina"*).
  - c. Learn about your flood risks (FEMA "Know Your Risks brochure).
  - d. To determine your flood risk, visit FloodSmart.gov or call 1-800-358-9616 (FEMA "Know Your Risks brochure).
  - e. For information from FEMA's Flood Insurance Rate Map (FIRM) and floodplain management questions, contact the Planning Department at (910) 328-1349.
  - f. Use the MSC at <http://www.ncfloodmaps.com/> to find your official flood map.
  - g. For a copy of your FEMA Elevation Certificates contact Inspections Department at (910) 328-1349.
2. Insure your property for your flood hazard:
  - a. Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect.
  - b. Questions you should ask as a potential purchaser of coastal real estate, Contact your insurance agent (NCREC *"Questions and Answers on" Purchasing Coastal Real Estate in North Carolina"*).
  - c. To find out more about flood insurance, contact any licensed insurance agent.
  - d. Flood insurance is available to almost everyone.
  - e. *Your Homeowners Insurance Does Not Cover Floods* (REB, FEMA "Know Your Risks brochure).
  - f. Flood policies are available to homeowners, condo owners, apartment owners, renters and business owners.
  - g. Learn the essentials to flood insurance, including what it covers, what it protects and who it protects at <https://www.floodsmart.gov>.
  - h. For Information Regarding the Mandatory Purchase of Flood Insurance, contact the Planning Department at (910) 328-1349.
  - i. Being insured is one of your best forms of protection.
3. Protect people from the flood hazard:
  - a. Prepare your family (FEMA "Know Your Risks brochure).
  - b. Do not walk through flood waters.
  - c. Do not drive through a flooded area.
  - d. Stay away from power lines and electrical wires.
4. Protect your property from the hazard:

- a. Determine the floor elevation relative to local flood predictions (NCREC *"Questions and Answers on" Purchasing Coastal Real Estate in North Carolina"*).
  - b. Use flood damage-resistant building materials for all construction below the BFE susceptible to flooding.
  - c. Do not convert the space below BFE to habitable space. Use the space below BFE solely for parking of vehicles, building access, or storage.
  - d. Protect against high winds by installing storm shutters and reinforcing garage doors.
  - e. Thousands of homeowners thought it would never happen to them. Don't be one of those homeowners.
  - f. The best way to protect your home is through the National Flood Insurance Program (FEMA "Know Your Risks brochure).
5. Build responsibly:
  - a. Determine if the lot and building presently meet the setback for new construction (NCREC *"Questions and Answers on" Purchasing Coastal Real Estate in North Carolina"*).
  - b. Always check with the Inspections Department before you build on, alter, degrade or fill on your property.
  - c. Report illegal building or filling to the Building Department at 910-328-1349.
  - d. If you are in the process of, or planning on, building or retrofitting your home or business in a coastal flood hazard area, have your architect/engineer or contractor use FEMA's technical resources for [Residential Coastal Construction](#).
6. Protect the natural and beneficial functions of the floodplain (Activity 320, 420, 510):
  - a. For information about areas that should be protected because of their natural floodplain functions contact the Planning Department at (910) 328-1349.
  - b. Report unauthorized activities to the Planning Department at 910-328-1349. *Activity 420 (Open Space Preservation)/ Activity 510 (Floodplain Management Planning)*.
  - c. Support Keep Onslow Beautiful.
  - d. Give a hoot, don't pollute!
7. General Preparedness:
  - a. Safeguard your possessions.
  - b. Prepare your home (FEMA "Know Your Risks brochure).
  - c. Develop a family emergency plan.
8. Hurricane Preparedness (Tips for hurricane season):
  - a. Know your evacuation route.
  - b. Register for Connect-CTY and receive announcements and timely notifications including flood warnings by telephone, cell phone, text, and e-mail.
  - c. Inventory and photograph your home's contents and put important papers and insurance policies in a safe place.
  - d. How will the next hurricane affect your area? Preparing for hurricanes. (Go to) [NHC.NOAA.gov](http://NHC.NOAA.gov) (FEMA "Know Your Risks brochure).
9. Avoid Hurricane Damage

- a. Install and maintain storm shutters.
  - b. Install a generator for emergencies.
  - c. Anchor or remove potential windborne objects.
10. Drainage System Maintenance:
- a. No Dumping.
  - b. Check your downspout—drain away from the house.
  - c. Protect our natural resources and protect yourself from flooding due to drain blockage by reporting illegal activities to NTB Planning Dept located at 2008 Loggerhead Ct. or phone 910-328-1349.
  - d. Only rain goes down the drain.

## **Communication Strategy, Projects and Initiatives**

Three types of projects have been developed to convey the messages listed in Table 10 - Outreach Projects (OP), Table 11 - Coverage Improvement Projects (CP) and Table 12 - Flood Response Projects (FRP). The outreach projects and coverage improvement projects will be disseminated to the public on a yearly basis. Flood response projects will be distributed if an area is flooded within the community.

### **Outreach Projects (OP)**

Table 10 of this document provides a comprehensive list of the program elements, which include various public information pieces, website information and Town flood hazard meetings. There are 27 projects and initiatives that would be implemented during 2015.

### **Coverage Improvement Plan (CP)**

Based on discussions with the PPI committee, several outreach projects have been created specifically to increase flood insurance coverage rates in North Topsail Beach, including at least one project for each of the target areas. The list of proposed projects for the Coverage Improvement Plan is included as Table 11.

### **Flood Response Preparations (FRP)**

In addition to projects that are implemented every year, the PPI Committee recommends projects that will be implemented during and after a flood. These projects are drafted and made ready for reproduction and dissemination after a flood warning. Such projects are listed in Table 12.

## Annual Evaluation

The PPI Committee shall continue to meet at least once a year, to evaluate the program and incorporate any needed revisions to the *Program for Public Information* document. The evaluation shall cover:

- A review of the projects that were completed;
- Progress towards the desired outcomes;
- Recommendations regarding projects not completed; and
- Changes in the target audiences.

Based on the committee's evaluation, the Planning Director shall prepare an annual evaluation report for the committee to review, approve and submit to the Board of Aldermen.

This evaluation report shall also be included in the Town's annual CRS recertification. At each subsequent CRS verification visit and annual recertification, the Planning Director shall provide:

1. Documentation that the PPI document has been reviewed and updated annually. This is in the form of a report, table, or spreadsheet that summarizes each outreach project, what was done, and the outcomes. More information can be found in Developing a Program for Public Information at [www.CRSresources.org/300](http://www.CRSresources.org/300).
2. Minutes of the meetings, sign-in sheets, or other documentation of the committee members' participation.

## Adoption

On July 2, 2015, the Board of Aldermen held a public hearing and formally adopted the *Program for Public Information*, as recommended by the PPI Committee.

## Glossary & Abbreviations

**Base Flood:** The flood having a 1% chance of being equaled or exceeded in any given year, also known as the “100-year” or “1% chance” flood. The base flood is a statistical concept used to ensure that all properties subject to the NFIP are protected to the same degree against flooding.

**Base Flood Elevation (BFE):** The computed elevation to which floodwater is anticipated to rise during the base flood. Base Flood Elevations (BFEs) are shown on Flood Insurance Rate Maps (FIRMs) and on the flood profiles.

**Business Alliance for a Sound Economy (BASE)**

**Community Rating System (CRS)**

**CRS Coordinator:** A local official designated by the Town Manager to coordinate the community’s CRS application and verification.

**Eastern Carolina Council of Governments (ECC)**

**Federal Emergency Management Agency (FEMA)**

**Flash Flooding:** A flood occurring with little or no warning where water levels rise at an extremely fast rate.

**Flood:** A general and temporary condition of partial or complete inundation of normally dry land areas from either the overflow of inland waters or the unusual and rapid accumulation or runoff of surface waters from any source.

**Flood Insurance Rate Map (FIRM):** An official map of a community, on which FEMA has delineated both the SFHA’s and the risk premium zones applicable to the community. Most FIRM’s include detailed floodplain mapping for some or all of a community’s floodplains.

**Floodplain:** Any land area susceptible to being inundated by floodwaters from any source. A FIRM identifies most, but not necessarily all, of a community’s floodplain as a SFHA.

**Geographic Information System (GIS)**

**Increased Cost of Compliance (ICC)**

**Jacksonville Board of Realtors (JBOR)**

**Local Regulatory Flood:** The flood having a one-percent (1%) likelihood of being equaled or exceeded in any given year based on a fully developed watershed.

**Local Regulatory Floodplain:** Any stream course or normally dry land area susceptible to being partially or completely inundated by the overflow of water from sources of public water or by the unusual and rapid accumulations or runoff of public surface waters and subject to a local regulatory flood.

**Multiple Listing Service (MLS)**

**National Flood Insurance Program (NFIP)**

**North Topsail Beach, Town of (NTB)**

**Special Flood Hazard Area (SFHA)**

**Topsail Island Association of Realtors (TIAR)**

**Miscellaneous Info:**

website: <http://www.ntbnc.org>

Facebook: [www.facebook.com/ntbnc](http://www.facebook.com/ntbnc)

Twitter: [www.twitter.com/ntbnc](http://www.twitter.com/ntbnc)



**Table 10 - Outreach Projects (OP)**

NOTE: 200 pts (6 topics)/PPI 80 pts (10 topics)/Stakeholder 50 pts (See Table 330-4 Scoring Examples for PPI STK)

NOTE: 200 pts (6 topics) // 1100 pts (10 topics) // stakeholder 50 pts (see Table 330-4 Scoring Examples for FVSAK)

Informational Materials	brochures, flyers, and similar documents					
Project	Target Audience	Description	Project(s) Proposed to support message	Outcome (Change Behavior)	Assignment Staff / * Stakeholder	Proposed Schedule
OP 1 Activity 320  Map Information Service (MIS)	TA 1	Advertise service on Town website and in Newsletter	Topic 1 Topic 2 Topic 4 Topic 5 Topic 6	Increase number of inquiries Increase number of flood insurance policies within the SFHA	Planning Director	Annual
OP 2 Activity 320  Map Information Service (MIS)	TA 4	letters to insurance agents, real estate agents, and lenders	Topic 1 Topic 2 Topic 4 Topic 5 Topic 6	Increase number of inquiries Increase number of flood insurance policies within the SFHA	Planning Director	Annual
OP 3 Activity 320  Map Information Service (MIS)	TA 4	Advertise service in area realtors newsletter	Topic 1 Topic 2 Topic 4 Topic 5 Topic 6	Increase number of inquiries Increase number of flood insurance policies within the SFHA	*JBOR & TIAR	Annual
OP 4 Activity 342 a.  Disclosure of the flood hazard (DFH)	TA 4	Real estate agents to distribute <i>Coastal Hazard Addendum</i> to new buyers	Topic 2	Increase number of inquiries Increase number of flood insurance policies within the SFHA	*JBOR & TIAR	As required
OP 5 Activity 342 c.  Real Estate Agent Brochure (REB)	TA 4	Real estate agents to distribute brochure.	Topic 1 Topic 2 Topic 3 Topic 4 Topic 5 Topic 6 (420/510) Topic 7 Topic 8 Topic 9 Topic 10	Increase number of inquiries Increase number of flood insurance policies within the SFHA	*JBOR & TIAR	Annual

OP 6 Activity 342 d.  Disclosure of Other Hazards (DOH)	TA 4	Include disclosure of other flood-related hazards, such as erosion, subsidence, or wetlands in <i>Coastal Hazard Addendum</i> (OP 4)	Topic 2	Shoreline erosion awareness. -Increase number of flood insurance policies within the SFHA	*JBOR & TIAR	As required
OP 7 Activity 352.c  Flood Protection Website (WEB)	TA 1 TA 2 TA 3 TA 4 TA 5	WEB 1 WEB 2 WEB 3 <i>Topics and Messages</i> , Publicize other community services (p. 13); LIB and LPD; www.floodsmart.gov	Topic 1 Topic 2 Topic 3 Topic 4 Topic 5 Topic 6 Topic 7 Topic 8 Topic 9 Topic 10	-Increase number of map information inquiries from property owners -Increase number of flood insurance policies within the SFHA	Planning Director	Created and then maintained and updated monthly.
OP 8 Activity 360  Property Protection Advice (PPA)	TA 1 TA 2 TA 3	Promote on website, newsletters, etc. one-on-one advice about property protection (such as retrofitting techniques and drainage improvements).	Topic 4 Topic 5	Increase structural and non-structural flood protection and mitigation measures, including flood insurance.	Planning Director and Building Inspector	Constant on website, at least annual in newsletter.
OP 9 Activity 360  Advice provided after a site visit (PPV)	TA 1 TA 2	Promote availability of SITE VISITS to review flooding, drainage, and sewer problems, and providing one-on-one advice to the property owner about protection of the property.	Topic 4 Topic 5	Address flooding, drainage, and sewer problems, improve protection of the property.	Planning Director and Building Inspector	Constant on website, at least annual in newsletter.
OP 10 Activity 360  Financial Assistance Advice (FAA)	TA 1 TA 2	Promote ability to provide information on all available sources of financial assistance	Topic 4 Topic 5	Improve flood protection.	Planning Director	Constant on website, at least annual in newsletter.

OP 11 Activity 370  Technical Assistance (TA)	TA1	Promote service of advice and assistance on flood insurance	Topic 2	-Increase number of flood insurance policies within the SFHA	* Scott Wheeler, SFI Group, Inc.	Constant on website, at least annual in newsletter.
OP 12 Activity 420  Open Space Preservation (NFOSS)	TA 1	Support the beach cleanup, involve the public in protecting one or more natural floodplain functions, such as stream cleanup day	Topic 6	Increase awareness and protection of one or more natural floodplain functions	*Keep Onslow Beautiful	Annual
OP 13 Activity 420  Open Space Preservation (NFOSS)	TA 1	A brochure that describes the property and its natural floodplain functions. Copies of the brochure could be available in a box at the entrance to the site	Topic 6	Increase awareness and protection of one or more natural floodplain functions	Planning Director	Annual
OP 14 Activity 420  Open Space Preservation (NFOSS)	TA 1	Signs along trails that describe natural floodplain functions (signs that simply	Topic 6	Increase awareness and protection of one or more natural floodplain functions	Planning Director & Public Works Director	Annual
OP 15  FEMA "Know Your Risks" brochure	TA1 TA2 TA3 TA4	A brochure on flood insurance produced by FEMA set out in various public places	Topic 1 Topic 2 Topic 3 Topic 4 Topic 7 Topic 8	-Increase number of map information inquiries from property owners -Increase number of flood insurance policies within the SFHA	* Scott Wheeler, SFI Group, Inc. *JBOR & TIAR Planning Director	Continuous
OP 16 NCREC brochure	TA3	<i>"Questions and Answers on Purchasing Coastal Real Estate in North Carolina"</i>	Topic 1 Topic 2 Topic 4 Topic 5	Shoreline erosion awareness. -Increase number of flood insurance policies within the SFHA	*JBOR & TIAR	Continuous

General Outreach Projects	newspaper articles, signs, and presentations					
Project	Target Audience	Description	Project(s) Proposed to support message	Outcome (Change Behavior)	Assignment Staff / * Stakeholder	Proposed Schedule
OP 17 Activity 540  Stream Dumping Regulations (SDR)	TA 1	Stream dumping prohibitions publicized through the use of “No Dumping: signs	Topic 6 Topic 10	Increase awareness and protection of one or more natural floodplain functions	Planning Director& Public Works Director	Continuous
OP 18 Social Media	TA1 TA2 TA3 TA4	Social Media (general outreach— 2 points per topic x max of 5 social media projects on the same topic)	Topic 1 Topic 2 Topic 3 Topic 4 Topic 5 Topic 6 Topic7 Topic 8 Topic 9 Topic 10	-Increase number of map information inquiries from property owners -Increase number of flood insurance policies within the SFHA	Town Clerk	Monthly
OP 19 Insurance Agents	TA1	Local insurance agents have agreed to advise their clients that flood insurance is a good idea and give them the OP#1 brochure (general outreach— 2 points per topic).	Topic 1 Topic 2 Topic 4	-Increase number of map information inquiries from property owners -Increase number of flood insurance policies within the SFHA	* Scott Wheeler, SFI Group, Inc.	Annual
OP 20 NFIP literature	TA 1	Distribute to real estate agents to distribute to new buyers	Topic 1 Topic 2	Increase number of map information inquiries from property owners Increase number of flood insurance policies	*Christina Asbury, Realtor	Annual

OP 21 Presentations	TA1 TA2	Presentations are made to 5 neighborhood associations with messages under CRS topics 1-10. (general outreach—2 points per topic) The OP#1 brochure is handed out to everyone present.	Topic 1 Topic 2 Topic 3 Topic 4 Topic 5 Topic 6 Topic 7 Topic 8 Topic 9 Topic 10	-Increase number of map information inquiries from property owners -Increase number of flood insurance policies within the SFHA	Planning Director	Annually to Topsail Reef HOA Stump Sound HOA Ocean City HOA
OP 22 Presentation to Builders	TA 3	The floodplain manager meets with the home builders association to discuss construction regulations and ways to incorporate flood mitigation into home improvement projects.	Topic 4 Topic 5	Increase number of permits issued within the SFHA	Planning Director	Annual
OP 23 Rental Brochure	TA 4	For seasonal rental units, explaining the need to have an evacuation route planned in advance.	Topic 3 Topic 6 Topic 7 Topic 8 Topic 9	Decrease number of rescues; reduce calls to 911 for non-life threatening emergencies	*Christina Asbury, Realtor/TIAR	Annual
OP 24 Flyer	TA 1	Handouts and flyers developed by Insurance Agents informing clients in advance of flooding to be prepared.	Topic 8 Topic 9	Make efforts to educate property owners regarding evacuation safety tips before a flood event.	Insurance Agents	

Targeted Outreach Projects (6 points per topic)	Direct mailing					
Project	Target Audience	Description	Project(s) Proposed to support message	Outcome (Change Behavior)	Assignment Staff / * Stakeholder	Proposed Schedule
OP 25 Newsletter	TA 1 TA 2	A newsletter is mailed each year to all residents of the SFHA. It has messages under the first 10 CRS topics. (targeted outreach—6 points per topic)	Topic 1 Topic 2 Topic 3 Topic 4 Topic 5 Topic 6 Topic 7 Topic 8 Topic 9 Topic 10	Increase number of map information inquiries from property owners Increase number of flood insurance policies within the SFHA Decrease number of rescues; reduce calls to 911 for non-life threatening emergencies Increase number of permits issued within the SFHA	Planning Director	Annual
OP 26 Brochure	TA 1 TA 2	A brochure is mailed each year to all residents of the SFHA. It has messages under the first 10 CRS topics. (targeted outreach—6 points per topic)	Topic 1 Topic 2 Topic 3 Topic 4 Topic 5 Topic 6 Topic 7 Topic 8 Topic 9 Topic 10	Increase number of map information inquiries from property owners Increase number of flood insurance policies within the SFHA Decrease number of rescues; reduce calls to 911 for non-life threatening emergencies Increase number of permits issued within the SFHA	Planning Director	Annual
OP 27 Mayor's Letter	TA 1 TA 2	A letter, signed by the Mayor will be sent all property owners within the town yearly encouraging all property owners to purchase flood insurance.	Topic 1 Topic 2 Topic 3 Topic 4 Topic 5 Topic 6 Topic 7 Topic 8 Topic 9 Topic 10	The letter will explain the importance of having flood insurance and remind property owners that most homeowner's insurance policies do not cover flood.	Mayor	Annual

**Table 11 - Coverage Improvement Plan (CP)**

<b>Project</b>	<b>Target Audience</b>	<b>Project(s) Proposed to support message</b>	<b>Description</b>	<b>Outcome</b>	<b>Assignment Staff/*Stakeholder</b>	<b>Proposed Schedule</b>
CIP 1	TA 1	Town Newsletters	Article in newsletter about purchasing flood insurance and the CRS Discount.	Increase in # of flood insurance policies	Planning Director	Spring/Fall
CIP 2	TA 1	Town Website	Update to include flood insurance page	Increase in # of flood insurance policies	Town Clerk	Update Jan 1
CIP 3	TA 1	Brochures available at Town Hall	Brochures and handouts related to flood insurance in kiosk in lobby.	Increase in # of flood insurance policies	Planning Director	Replace as needed
CIP 4	TA 2	Include flood insurance flyer in annual letter to floodplain residents and repetitive loss properties.	Increase in # of flood insurance policies	Increase in # of flood insurance policies	Planning Director	By Sep 30th
CIP 5	TA 3	Developer Advisory Group Meetings	Include at least one presentation annually related to flood insurance.	Increase knowledge about flood insurance	Planning Director	By Dec 31 <sup>st</sup>
CIP 6	TA 4	Presentations	Presentations related to flood insurance and floodplain issues.	Increase knowledge about flood insurance	Planning Director	By Dec 31 <sup>st</sup>
CIP 7		Submit draft to FEMA Regional insurance liaison (for 370 CP)	to see if the Regional Office can provide assistance or useful information.	Increase in # of flood insurance policies  Increase knowledge about flood insurance	Planning Director	Annually

Table 12 - Flood Response Preparation (FRP)

Project	Target Audience	Project(s) Proposed to support message	Description	Outcome	Assignment Staff/*Stakeholder	Proposed Schedule
FRP 1	TA 1 (Flooded Property Owners and Residents)	<b>Information Packet:</b>	Placed on doors in flooded neighborhoods, including contact information of all town offices, power company and water companies. Have information on the permitting process after a flood and the inspection process.	Maintain health throughout the clean-up period. Stop preventable accidents by staying away from standing water.	Town Manager; Public Works, Planning & Inspections staff	at least once during or after a flood.
		Topic #3 Protect people from the flood hazard. Message A: Follow proper safety precautions before using your water and food. Message B: Stay clear of standing water, may be deeper than you think.		Increase in inquiries on retrofitting measures. Decrease those structures below the current BFE		
		Topic #4 Protect your property from the flood hazard Message: Retrofit or elevate your home or business		Increase number of permits, increase number of elevation certificates on file		
		Topic #5 Rebuild Responsibly		Decrease of structures being repaired without permits.		
		Topic #9 Get permits before you build		Lack of water pollution and dumping in storm drains.		
		Topic #6 Protect natural floodplain functions				



Project	Target Audience	Project(s) Proposed to support message	Description	Outcome	Assignment Staff/*Stakeholder	Proposed Schedule
FRP 2	TA 1 (All Town Properties)	<b>Flood permit publicity:</b>	Newspaper articles, website, handouts	Maintain health throughout the clean-up period	Town Manager; Public Works, Planning & Inspections staff	at least once during or after a flood.
		Topic #3 Protect people from the flood hazard. Message A: Follow proper safety precautions before using your water and food.		Increase in inquiries on retrofitting measures. Decrease those structures below the current BFE		
		Topic #4 Protect your property from the flood hazard Message: Retrofit or elevate your home or business		Increase number of elevation certificates on file; and ensure structures repaired have permits		
		Topic #5 Rebuild Responsibly		Prevent water quality complaints reported		
		Topic #6 Protect natural floodplain functions				