



FEMA

April 1, 2017

Mr. Peter Rascoe, Town Manager
Town of Southern Shores
5375 North Virginia Dare Trail
Southern Shores, NC 27949

Dear Mr. Rascoe:

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that the Town of Southern Shores will increase to a Class 6 in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The floodplain management activities implemented by your community qualifies it for a 20 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2017. This increase is based on a field verification of your five-year cycle CRS application.

Please note Preferred Risk Policies, applicable in Zones B, C, and X, on your community's NFIP Flood Insurance Rate Map are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify each October. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established five-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* Newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region IV Office, CRS Coordinator, Janice Mitchell, by telephone at (770) 220-5441.

Sincerely,

A handwritten signature in black ink that reads "William H. Hester".

Enclosure

cc: Dabni Shelton, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Town of Southern Shores, NC

Verified Class 6

NFIP Number: 370430

Cycle

Date of Verification Visit: November 16, 2015

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 2153 credit points are verified which results in a recommendation that the community improve from a CRS Class 7 to a CRS Class 6. The community has met the Class 6 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

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

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). The service is publicized annually and records are maintained. (30 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects that include flood brochures at Town Hall, Council Chambers and the Southern Shores Civic Association office; general outreach projects that include, flood information in the monthly town newsletter; and a targeted outreach brochure sent to everyone in the Special Flood Hazard Area (SFHA). These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. (216 points)

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

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Dare County Library. Credit is also provided for floodplain information displayed on the community's website. (56 points)

Activity 410 – Floodplain Mapping: Credit is provided for conducting and adopting flood studies for areas not included on the FIRM and that exceed minimum mapping standards. Credit is also provided for a cooperating technical partnership agreement with FEMA. (118 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 42 percent of the SFHA as open space. (698 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require development limitations, freeboard for new and substantial improvement construction and local drainage protection. Credit is also provided for the enforcement of building codes, a BCEGS Classification of 3/3, state mandated regulatory standards, and regulations administration. (459 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using GIS in the day to day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks. (158 points)

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

Section 502 - Repetitive Loss Category: The Town of Southern Shores, NC is a Category A community for CRS purposes and no action is required. (No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the adoption and implementation of the Albemarle Regional Hazard Mitigation Plan, adopted June 2, 2015. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2020. Credit is also provided for the adoption and implementation of a Natural Floodplains Functions Plan. (65 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. Credit is also provided for the designation as a Storm Ready Community by the National Weather Service. (273 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 Dare County, NC is 1.05.

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

CEO Name / Address:

Peter Rascoe
Southern Shores Town Manager
5375 North Virginia Dare Trail
Southern Shore, North Carolina 27949

CRS Coordinator Name / Address:

Dabni Shelton
Permit Officer
5375 North Virginia Dare Trail
Southern Shores, North Carolina 27949
(252) 261-23394

Community : Southern Shores, NC

NFIP Number : 370430

720 COMMUNITY CREDIT CALCULATIONS (New Application):

CALCULATION SECTION:

Verified Activity Calculations:				Credit
c310	<u>38</u>			<u>38</u>
c320	<u>50</u>			<u>30</u>
c330	<u>216</u>			<u>216</u>
c340	<u>10</u>			<u>10</u>
c350	<u>56</u>			<u>56</u>
c360				
C370				
c410	<u>112</u>	x CGA	<u>1.05</u> =	<u>118</u>
c420	<u>665</u>	x CGA	<u>1.05</u> =	<u>698</u>
c430	<u>437</u>	x CGA	<u>1.05</u> =	<u>459</u>
c440	<u>150</u>	x CGA	<u>1.05</u> =	<u>158</u>
c450	<u>30</u>	x CGA	<u>1.05</u> =	<u>32</u>
c510	<u>65</u>			<u>65</u>
c520				
c530				
c540				
c610	<u>273</u>			<u>273</u>
c620				
c630				

Community Classification Calculation:

cT = total of above cT = 2153
Community Classification (from Table 110-1): Class = 6

CEO Name/Address:

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Southern Shores Town Manager
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Southern Shores, North Carolina 27949

CRS Coordinator Name/Address:

Dabni Shelton
Permit Officer
5375 North Virginia Dare Trail
Southern Shores, North Carolina 27949
(252) 475-5873

Date Report Prepared: December 23, 2016