



# Town of Nags Head: CRS Program

**Table 110-1. CRS classes, credit points, and premium discounts.**

CRS Class	Credit Points (cT)	Premium Reduction	
		In SFHA	Outside SFHA
1	4,500+	45%	10%
2	4,000–4,499	40%	10%
3	3,500–3,999	35%	10%
4	3,000–3,499	30%	10%
5	2,500–2,999	25%	10%
6	2,000–2,499	20%	10%
7	1,500–1,999	15%	5%
8	1,000–1,499	10%	5%
9	500–999	5%	5%
10	0–499	0	0

*SFHA: Zones A, AE, A1–A30, V, V1–V30, AO, and AH*

*Outside the SFHA: Zones X, B, C, A99, AR, and D*

*Preferred Risk Policies are not eligible for CRS premium discounts because they already have premiums lower than other policies. Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage.*

*Some minus-rated policies may not be eligible for CRS premium discounts.*

*Premium discounts are subject to change.*



# Quick Facts

Total Acres Town	4,283	
Total Acres SFHA	2,788	65%
# Buildings in SFHA	4,125 (out of 5,277)	78%
# Buildings with coverage	3,679	69%



# What does that mean for Nags Head?

## CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
<b>Community:</b>	NAGS HEAD, TOWN OF			<b>State:</b>	NORTH CAROLINA		
<b>County:</b>	[DARE COUNTY V]			<b>CID:</b>	375356		

Current CRS Class = 6 [Printable Version]

	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF	3,679	3,000	419	260
PREMIUM	\$3,222,367	\$2,577,394	\$509,445	\$135,528
AVERAGE PREMIUM	\$876	\$859	\$1,216	\$521

### CRS Class

09	Per Policy	\$51	\$54	\$68	\$0
	Per Community	\$189,391	\$161,088	\$28,303	\$0
08	Per Policy	\$95	\$107	\$68	\$0
	Per Community	\$350,476	\$322,173	\$28,303	\$0
07	Per Policy	\$139	\$161	\$68	\$0
	Per Community	\$511,564	\$483,261	\$28,303	\$0
06	Per Policy	\$191	\$215	\$135	\$0
	Per Community	\$700,954	\$644,349	\$56,605	\$0
05	Per Policy	\$234	\$268	\$135	\$0
	Per Community	\$862,039	\$805,434	\$56,605	\$0
04	Per Policy	\$278	\$322	\$135	\$0
	Per Community	\$1,023,127	\$966,522	\$56,605	\$0
03	Per Policy	\$322	\$376	\$135	\$0
	Per Community	\$1,184,212	\$1,127,607	\$56,605	\$0
02	Per Policy	\$366	\$430	\$135	\$0
	Per Community	\$1,345,300	\$1,288,695	\$56,605	\$0
01	Per Policy	\$409	\$483	\$135	\$0
	Per Community	\$1,506,388	\$1,449,783	\$56,605	\$0

\$3,222,367



# What does that mean for Nags Head?

## CRS What-If

**\$191/policy  
\$700,954**

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**\$215/policy  
\$644,349**

# Calculating Activity Points

- **Freeboard**

- Max Credit- 500 Points

## Credit Points for FRB

FRB = as shown below, based on the required freeboard

Freeboard	No filling restrictions	Compensatory storage required	Fill prohibited
1 foot	100	110	120
2 feet	225	250	280
3 feet	375	440	500

- 100 → 1 foot
- Impact Adjustment
- 86 points total



# Activity 300- Public Information

310	<ul style="list-style-type: none"><li>○ Elevation Certificates</li></ul>
320	<ul style="list-style-type: none"><li>○ Map Information Service<ul style="list-style-type: none"><li>• Maintaining Flood Maps</li><li>• Flood Depths</li></ul></li></ul>
330	<ul style="list-style-type: none"><li>○ Outreach Projects- Newsletter Workshop</li><li>○ Public Information Strategy</li></ul>
340	<ul style="list-style-type: none"><li>○ Hazard Disclosure</li></ul>
350	<ul style="list-style-type: none"><li>○ Flood Protection Assistance<ul style="list-style-type: none"><li>• Flood library</li><li>• Local documents</li><li>• Website</li></ul></li></ul>



Your Property May be Located in a Flood Zone...

## Are You Prepared?

Your property may be located in a flood zone. Planning and Development staff can tell you if your property is in a special flood hazard area, as well as your area's flooding history, and any other information on the Flood Insurance Rate Map (FIRM).

### Special Flood Hazard Areas (SFHA) are areas that have a 1% chance in any given year for flooding.

In Nags Head there are two Special Flood Hazard Areas (SFHAs): the AE and the VE flood zones. Both zones are located in the 100 year floodplain, which means that in any given year, these areas have a 1% chance of flooding. The VE flood zone is at risk for rising flood water with wave action and is typically located adjacent to open bodies of water, while the AE zone includes other areas subject to flooding from rising flood waters.

In addition to flood hazard information, staff can provide the following information:

- The FIRM zone (X, VE, AE) of your property, along with the base flood elevation (BFE) and the elevation datum used on the FIRM, if other than NGVD
- CBRA or OPA designation
- The community number, the map number, and the date of the FIRM's index for your property
- A copy of your elevation certificate, although some older elevation certificates may be unavailable
- Historical flooding information for your property
- Repetitive loss information, if your property sustained more than one loss.
- Coastal erosion rates

Contact the Town's Planning and Development Department at 252.441.7016 for more information or assistance.

### Protect Your Home From Flooding

Flood protection measures can eliminate or reduce the risk of future flood damage. Often, they not only protect your home from flood, but they also reduce the cost of flood insurance. Protection measures can include:

- Elevating the lowest floor of your home above flood levels
- Locating buildings on higher ground or further from the flooding source
- Elevating machinery or equipment such as HVAC units, duct work, water heaters, and electrical equipment
- Using more flood resistant materials in storage areas that could potentially be flooded
- Installing flood vents in areas below flood levels.

To find out more about reducing your risk of future damage, contact Planning and Development staff at 252.441.7016. We can meet with you, visit your home, review plans, or offer suggestions on how to better protect your home or business from flood damage.

### Build Responsibly - Get Your Permit

Taking measures to protect your home from flooding is necessary. However, you also need to ensure that any improvements you plan to make will be compliant with Town regulations, before you start the improvements. So, make sure to obtain a permit from the Town. These regulations ensure that any development in a SFHA minimizes the risk to the structure and the potential loss of life. If your home is in a special flood hazard area, these regulations will affect how you remodel or renovate. Permits are required for:

- new structures (including sheds)
- additions to structures
- demolitions
- grading/filling/excavation
- paving
- storage of equipment/materials.

We are available to guide you through the permitting process or talk through your building projects. Stop in or contact us at 252.441.7016 for permitting assistance.

### Insure Your Property

Did you know that a standard homeowners policy does not cover flood losses? Consult your local insurance agent or broker for details, qualification requirements, coverages, and cost. There is a 30-day waiting period from date of purchase before coverage is effective, so don't wait.

Properties within Nags Head that are in a SFHA and have federally supported mortgages are required to be protected with flood insurance. Just because your property is not located within a SFHA, you are not free of risk. More than 20% of all flood claims are for properties located outside of SFHA areas. Properties outside the SFHA that do not have federally backed mortgages are still encouraged to obtain insurance coverage.

The National Flood Insurance Program's Community Rating System (CRS) works to reduce flood losses, facilitate accurate insurance ratings, and promote flood insurance awareness. Through the Town's participation in both of the programs mentioned above, our property owners receive a 20% discount on flood insurance.

### What is a Floodplain?

A floodplain is any land area susceptible to being inundated by floodwaters from any source. Marshes, beaches, wetlands, and dune systems are all natural components that make up Nags Head's coastal floodplain. These features all play roles in protecting the land from destructive coastal storms.

### Natural Functions of

Special flood hazard areas of Nags Head's total area, 78% of our structural floodplain. Floodplains have the following functions:

• **Flood Control:** Floodplains provide natural storage area for floodwaters.

• **Water Quality:** Floodplains filter runoff on streets and remove harmful pollutants before they enter the sound, stream, or groundwater table.

• **Water Recharge:** Floodplains allow rainwater recharging the ground below the ground's surface.

• **Natural Resources:** Natural areas in floodplains provide habitat, feeding, and nesting areas for waterfowl, fish, and other wildlife.

• **Protect these critical floodplain functions:**

• **Clearing ditches.** Ditches help drain water off your property.

• **Clearing and repairing sand fencing.** Sand fencing helps build the dune system, protecting the homes behind them.

• **Remove trash.** Do not use marshes, streams, ditches, or other open areas of water to dump trash or other materials. Large debris can create a dam-like effect that floods areas behind the blockage. In addition, any harmful chemicals can make their way into the sound and ocean, polluting the areas that provide critical habitat for wildlife.

• **Check your septic system regularly.** Water that ponds over septic systems can become polluted after flooding or storm events. It is important to pump periodically to help your system function properly.

### What Can You Do as a Responsible Property Owner to Reduce Flood Risk?

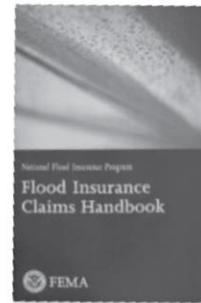
Help Us Keep Drainage Ditches and Waterways Open

The maintenance of the Town's drainage ditches is an important flood preventive measure. Ditches, which become clogged with debris, can become a potential hazard in the event of a storm because they will not function properly. It is illegal to dump any material, soil, trash, yard waste, debris, etc. into a stream or ditch that would clog or stop the flow of stormwater. Please report any dumping immediately to the Town's Public Works Department at 252.441.1122.

### Participate in the Town's Septic Health Initiative

The Septic Health Initiative is a Town sponsored program that offers incentives to those who have their septic systems pumped out and inspected regularly. Contact Environmental Planner Todd Krafft at Todd.Krafft@nagsheadnc.gov or 252.441.7016 for more information about this program.

To learn more about the natural benefits of floodplains, visit the Town's website at [www.nagsheadnc.gov](http://www.nagsheadnc.gov).



## MAXIMUM AVAILABLE FLOOD INSURANCE COVERAGE

**SINGLE FAMILY DWELLING**  
Building \$250,000  
Contents \$100,000

**OTHER RESIDENTIAL**  
Building \$250,000  
Contents \$100,000

**NON-RESIDENTIAL**  
Building \$500,000  
Contents \$500,000

**SMALL BUSINESS**  
Building \$500,000  
Contents \$500,000

Nags Head property owners receive a 20% discount on their flood insurance premiums.

Contact your insurance agent to see if flood insurance can help you.

nags head LINES 5



# Activity 400- Mapping

410	<ul style="list-style-type: none"><li>○ Floodplain Mapping<ul style="list-style-type: none"><li>• New Study</li><li>• Higher Standards</li><li>• Signing</li></ul></li></ul>
420	<ul style="list-style-type: none"><li>○ Open Space Preservation<ul style="list-style-type: none"><li>• Preserved open space</li><li>• Deed restriction</li><li>• Natural functions</li></ul></li></ul>
430	<ul style="list-style-type: none"><li>○ Higher Regulatory Standards<ul style="list-style-type: none"><li>• Enclosure limitations</li><li>• State standards</li><li>• Building Code</li></ul></li></ul>





## Natural Functions Open Space

1

<b>Property Name</b>	<b>Jockey's Ridge State Park</b>
<b>Property Location</b>	Jockey's Ridge State Park is located in Dare County on the Outer Banks. The entrance to the park, <u>Carollista Drive</u> , is in the town of Nags Head at milepost 12 on the Hwy 158 Bypass (South Croatan Hwy).
<b>Summary of the Habitat or natural benefits provided at this property</b>	<p>Jockey's Ridge is the tallest active sand dune system in the Eastern United States, and the most striking of the remaining dunes on the Outer Banks. Shifting winds are constantly reshaping the dunes. The park encompasses three distinct ecological environments: Dunes, Maritime Thicket, and the Roanoke Sound Estuary.</p> <p>The dunes are an example of a <u>Medaño</u>, shifting sand that lacks vegetation. No plants or animals make their home on the dune due to the harsh conditions here. The area around the base of the dunes hosts a variety of grasses and small plants. Heavy rains sometimes create temporary pools around the base of the dunes, providing wildlife with fresh water.</p> <p>The maritime thicket of live oaks, persimmons, red cedar, wax myrtle, bayberry, sweet gum, red oaks, and pines grows best in areas protected by the large dune. The height of the dune provides protection from both wind and salt blown off the ocean. Larger animals such as foxes, deer, and raccoon find protection in this environment.</p> <p>The Roanoke Sound Estuary is a rich habitat for a variety of plant, animal and bird life. Cattails, sawgrass, giant cordgrass and black <u>needlerush</u> provide habitats for many waterfowl and serve as fish nurseries. The sound is also home to the Blue Crab, an important commercial fisheries industry in North Carolina.</p> <p>Rangers hold regularly scheduled educational and interpretive programs about Jockey's Ridge State Park. <u>A visitor center with museum and 360-foot boardwalk with exhibits explain</u> the dune's ecology and are a gradual entry to the massive dune field. The <u>soundside</u> access of the park is a different experience offering sunbathing, wading, paddling and a one-mile nature trail that opens onto wetlands, grassy dunes and maritime thickets.</p>

Town of Nags Head Planning & Development, P.O. Box 99 • Nags Head, NC 27959  
 (252) 441-5508 [www.nagsheadnc.gov](http://www.nagsheadnc.gov)



## Natural Functions Open Space

	Educational materials about Jockey's Ridge State Park have been developed for grades 4-6 and are correlated to North Carolina's competency-based curriculum in science, social studies, mathematics and English/language arts. The Jockey's Ridge program introduces students to the environment of a sand dune and the plants and animals that live on and around it. Major concepts covered include adaptations, animal signs and natural area preservation. Accompanying the program is a teacher's booklet and workshop, free of charge to educators.
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<b>Name (Print)</b>	Dillard Roy Cox III ( <u>Debo</u> ) Park Superintendent Jockey's Ridge State Park
<b>Signature</b>	
<b>Degree or other Qualifications</b>	<p>Bachelor of Arts Parks &amp; Recreation Management UNC-Wilmington, 1984</p> <p>Master of Education Outdoor Education Georgia College &amp; State University, 1996</p> <p>CEE, Certified Environmental Educator, 2003</p>

Town of Nags Head Planning & Development, P.O. Box 99 • Nags Head, NC 27959  
 (252) 441-5508 [www.nagsheadnc.gov](http://www.nagsheadnc.gov)



# Activity 400- Mapping

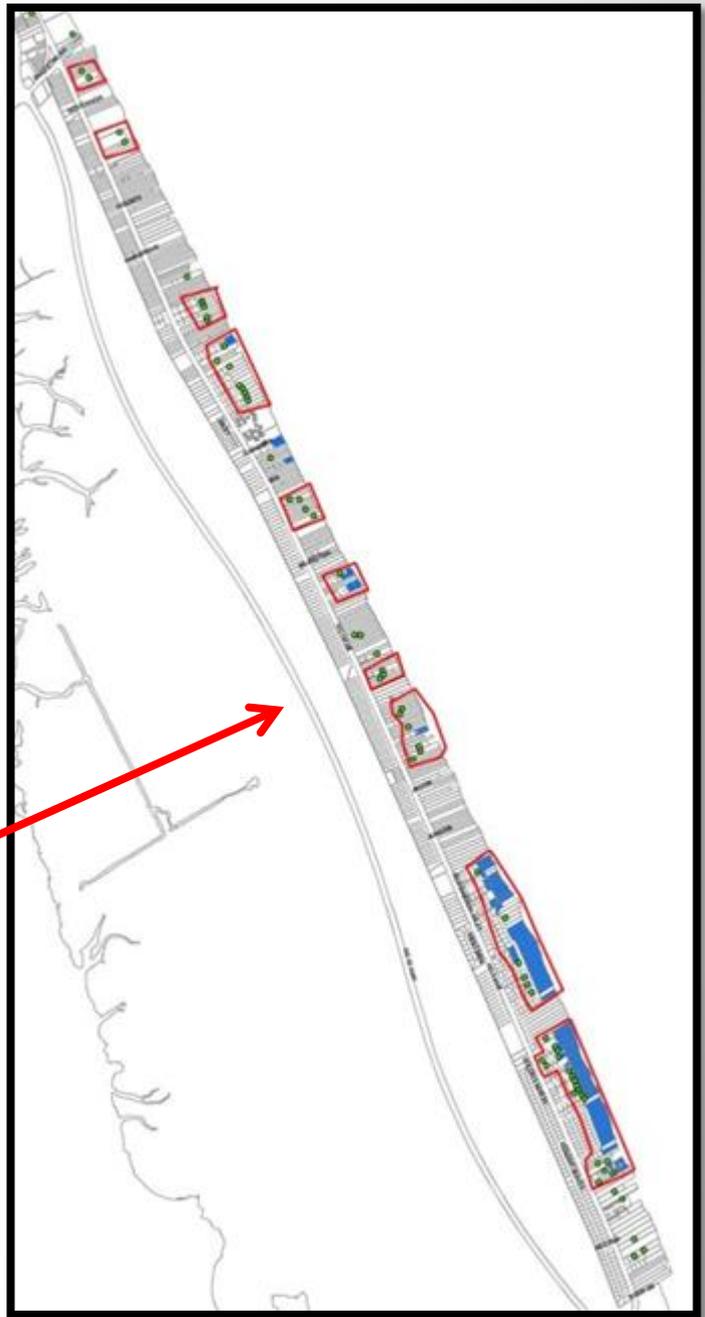
440	<ul style="list-style-type: none"><li>○ Flood Data Maintenance<ul style="list-style-type: none"><li>• GIS</li><li>• FIRM Maintenance</li></ul></li></ul>
450	<ul style="list-style-type: none"><li>○ Stormwater<ul style="list-style-type: none"><li>• E&amp;S Program</li><li>• Water Quality Regs</li></ul></li></ul>



# Activity 500- Flood Damage Reduction

510	<ul style="list-style-type: none"><li>○ Floodplain Management Planning<ul style="list-style-type: none"><li>• Floodplain Management Plan (Hazard Mitigation Plan)</li></ul></li></ul>
530	<ul style="list-style-type: none"><li>○ Flood Protection</li></ul>
540	<ul style="list-style-type: none"><li>○ Drainage System Maintenance<ul style="list-style-type: none"><li>• Channel Debris Removal</li><li>• Stream Dumping Regs</li><li>• Erosion Protection Maintenance</li></ul></li></ul>





# Activity 600- Food Warning & Response

610

- Flood Warning & Response
  - Flood threat recognition system
  - Emergency Warning Dissemination
  - Flood Response Operations Plan



# Low Hanging Fruit

- 310- Maintain Pre/Post FIRMS
- 330- Program for Public Information
- 330- Flood Response Preparations
- 350- Website
- 360- Flood Protection Assistance
- 370- Flood Insurance Promotion
- 450- Stormwater



# Next Steps

- 370- Flood Insurance Assessment
- 430 – Higher Regulatory Standards
- 450- Stormwater
- 510- Repetitive Loss Area Analysis



# What if my community isn't in the program?

- Most communities already collecting necessary information
- Document, document, document
- Reach out to another community or CRS Users Group
- May need mapping assistance
- Open Space and Public Information- high point values
- Familiarity with NFIP

