

## CRS State Profile: North Carolina

This is a profile for communities in your state that are participating in the Community Rating System (CRS). This profile is intended to provide information to the State NFIP Coordinator and others as general information and for those who may wish to increase community participation in the CRS or to improve the CRS classifications of communities that are already participating.

The CRS provides a discount in flood insurance premiums to property owners in participating communities. CRS credit points are given for a wide range of floodplain management activities, and the total of these points determines the amount of the discount.

The data in this report include community CRS classifications as of May 1, 2013. NFIP Insurance policies in force are as of May 1, 2013. Insurance premiums and CRS discounts are estimates for May 1, 2013 based on policies in force on May 1, 2013.

Table 1 shows the number of NFIP flood insurance policies in CRS communities in your state. Table 1 also shows the amount of premium paid for those policies and the savings those property owners will realize from their community's participation in the CRS. Policies for properties within the SFHA in communities in Class 9 and better communities receive a discount of 5% per class. Thus, the premium for a property in the SFHA in a CRS Class 7 community is reduced 15%. The premium for property outside the SFHA is reduced by 10 % for Class 1-6 communities, and 5 % for Class 7-9 communities. Preferred Risk Policies do not receive a CRS discount because they already receive a favorable rate.

**Table 1. Policies, Premiums and CRS Savings for CRS Communities in North Carolina**

<b>POLICIES IN FORCE</b>	<b>PREMIUM</b>	<b>CRS SAVINGS</b>
93,190	\$71,501,383	\$8,346,624

Table 2 shows the CRS credit each of your communities is receiving for each activity. For a detailed description of each CRS activity, refer to the *2007 CRS Coordinator's Manual*. This manual is available for download at <http://training.fema.gov/EMIWeb/CRS/> or it may be ordered at no cost from:

Flood Publications  
NFIP/CRS  
PO Box 501016  
Indianapolis, IN 46250-1016  
317-848-2898

Table 3 shows the current CRS discount being received by NFIP policyholders in your state by community. Altogether, about 5% of all NFIP communities participate, representing about two-thirds of all NFIP policies. If you have communities with a large number of NFIP policies that are not participating in the CRS, you might assist them in applying for the CRS. These discounts are real dollars that are staying in the pockets of your taxpayers.

Additional benefits a community realizes from participation in the CRS include:

1. The CRS floodplain management activities provide enhanced public safety, a reduction in damage to property and public infrastructure, avoidance of economic disruption and losses, reduction of human suffering, and protection of the environment.
2. A community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
3. Technical assistance in designing/implementing some activities is available at no charge.
4. A CRS community's flood program benefits from having an added incentive to maintain its flood programs over the years. The fact that the community's CRS status could be affected by the elimination of a flood-related activity or a weakening of the regulatory requirements for new development, should be taken into account by the governing board when considering such actions. A similar system used in fire insurance rating has had a strong impact on the level of support local governments give to their fire protection programs.
5. Implementing some CRS activities, such as floodplain management planning, can help a community qualify for certain federal assistance programs.

Please note that the community points for each activity may not add up to the total points shown, and these figures may not be those for which your communities are currently receiving CRS credit. This is because some activity credits are increased by a population growth factor. Also, these credits are those currently effective through May 1, 2013 and do not reflect more recent activity. In addition note that the percent savings will not exactly equal the class discounts of 5%, 10%, etc. since the total premium paid includes the federal policy fee which is not discounted. Also, as mentioned above, Preferred Risk Policies do not receive a CRS discount.

Figure 1 shows average credit for each activity for your state's communities and the national average for each activity. You might use this as a way to target activities for which your communities need assistance.

For example, the nation-wide average for Activity 330, Outreach Projects, is 99 points. If your state's average is significantly lower than 99 points, you might consider helping all of your communities with outreach. If your state's average is significantly higher than 99 points, you might want to put your efforts in some other activity. If one or more of your communities is significantly higher in an activity, it might be used as a model for other communities in your state your that activity.

Figure 2 shows the percentage of communities participating in each CRS activity for your state and for the nation. If your state's communities are low in an activity, you might consider what needs to be done to improve this. For example, some states have statutory requirements for regulatory standards that are eligible for CRS credit. If it is verified that communities within those states are applying a state regulatory standard, all of the communities in that state will receive credit for that standard.

If you have any questions on this report, please contact Cristina Martinez, CFM at 303-443-1695.

## **COMMUNITY RATING SYSTEM**

### Activity Descriptions

The following is a brief description of the eighteen (18) activities that receive credit under the Community Rating System. Only the activity numbers shown as (310, 320, ...) appear in the charts and graphs on the following pages.

➤ 300 Series - Public information

- 310 - Elevation Certificates
- 320 - Map Information Service
- 330 - Outreach Projects
- 340 - Hazard Disclosure
- 350 - Flood Protection Information
- 360 - Flood Protection Assistance

➤ 400 Series - Mapping and Regulations

- 410- Additional Flood Data
- 420 - Open Space Preservation
- 430 - Higher Regulatory Standards
- 440 - Flood Data Maintenance
- 450 - Stormwater Management

➤ 500 Series - Flood Damage Reduction

- 510- Floodplain Management Planning
- 520 - Acquisition and Relocation
- 530 - Flood Protection
- 540 - Drainage System Maintenance

➤ 600 Series - Flood Preparedness

- 610 - Flood Warning
- 620 - Levee Safety
- 630 - Dam Safety

**Table 2.**

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Alliance	56	140	0	5	27	0	10	0	224	120	55	0	0	0	15	0	0	52	711
Atlantic Beach	45	140	217	5	62	0	60	74	284	115	30	136	0	0	30	0	0	58	1,307
Bayboro	56	140	68	5	27	0	10	0	224	105	55	0	0	0	30	0	0	52	779
Beaufort	56	140	86	5	28	0	10	342	101	105	30	0	0	0	30	0	0	52	1,038
Belhaven	56	140	168	5	66	0	10	36	151	50	30	95	0	482	230	80	0	58	1,673
Boone	141	140	12	15	18	0	10	225	313	144	38	0	208	0	178	0	0	52	1,531
Brevard	56	140	104	10	51	0	10	36	487	128	80	0	0	0	15	0	0	52	1,257
Cabarrus County	112	140	20	10	64	0	10	36	383	97	30	0	0	0	15	0	0	52	1,136
Caldwell County	56	140	93	10	45	0	10	36	305	128	30	0	0	0	15	0	0	52	956
Cape Carteret	48	140	104	5	71	0	10	0	206	105	30	132	0	0	210	0	0	58	1,151
Carolina Beach	56	140	250	10	70	0	60	74	258	115	65	87	0	0	230	120	0	58	1,718
Carteret County	90	140	176	10	70	0	60	81	186	105	30	109	0	0	30	0	0	52	1,180
Caswell Beach	79	140	184	5	28	35	60	81	409	74	30	148	0	0	280	130	0	58	1,982
Cedar Point	56	140	131	10	67	0	32	0	99	105	75	109	0	0	30	110	0	52	1,051
Charlotte	162	140	223	25	86	49	129	206	440	158	89	203	324	0	330	160	0	52	3,073
Cherokee County	56	0	9	5	25	0	32	54	306	91	75	0	0	0	15	0	0	52	787
Clinton	56	140	0	10	22	0	10	51	337	113	30	0	0	0	205	0	0	58	1,119
Concord	56	140	77	15	81	0	10	36	403	93	30	0	0	0	230	0	0	58	1,401
Craven County	112	140	163	10	64	0	10	36	271	162	30	128	40	0	15	0	0	52	1,260
Creswell	56	140	211	15	26	48	10	0	278	136	30	0	0	0	230	140	0	58	1,378
Cumberland County	127	0	26	15	53	0	10	46	463	128	55	0	10	0	15	0	0	52	1,021
Currituck County	112	140	182	10	56	0	60	0	257	103	30	134	0	0	30	40	0	58	1,378
Dare County	56	140	131	5	54	0	82	91	237	93	55	91	0	0	30	155	0	52	1,339
Duck	70	140	153	10	69	0	60	74	333	129	45	114	0	0	15	120	0	52	1,557
Durham County	56	140	82	10	29	0	32	36	440	77	75	0	0	0	15	0	0	52	1,163
Edenton	56	140	0	10	0	0	10	36	239	0	30	0	0	0	240	0	0	58	828
Emerald Isle	50	140	179	10	25	0	60	74	548	107	30	111	0	0	268	130	0	52	1,858
Farmville	70	140	63	10	54	0	10	44	418	85	30	156	898	0	30	0	0	52	2,150
Forsyth County	56	140	106	10	66	0	32	36	333	105	75	119	0	0	15	0	0	52	1,227
Gaston County	56	0	7	5	21	0	10	0	508	85	30	0	0	0	15	0	0	52	834
Goldensboro	56	140	0	5	26	0	10	44	358	114	55	0	228	0	15	0	0	52	1,120
Greensboro	56	140	180	10	45	0	10	44	287	120	55	69	0	0	30	0	0	58	1,176
Greenville	56	140	10	10	27	0	32	167	272	144	75	98	434	0	255	0	0	52	1,930
Grifton	56	140	13	5	51	0	32	44	306	129	55	156	2,002	0	15	0	0	52	3,180

**Table 2.**

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Guilford County	56	140	34	10	69	0	32	44	479	95	75	80	15	0	15	0	0	52	1,305
Havelock	56	140	207	5	59	0	32	36	95	96	75	0	0	0	190	108	0	52	1,191
Holden Beach	56	140	65	10	47	0	60	74	236	105	0	121	0	0	30	0	0	52	1,181
Hyde County	56	0	28	5	59	0	10	46	122	0	30	127	0	21	15	65	0	58	643
Jacksonville	112	140	36	15	56	0	10	46	360	77	30	88	0	0	203	0	0	52	1,240
Kill Devil Hills	56	140	212	15	84	59	60	84	387	103	60	91	0	0	315	130	0	52	2,035
Kinston	56	0	4	5	5	0	32	232	207	99	75	105	2,380	0	15	0	0	52	3,267
Kitty Hawk	56	140	264	5	76	0	60	370	345	103	60	91	55	0	30	120	0	52	2,080
Lenoir County	56	140	9	10	19	0	10	54	371	113	75	105	535	0	15	0	0	52	1,564
Lexington	56	0	6	10	34	0	32	674	168	120	55	0	0	0	268	0	0	52	1,580
Manteo	56	140	213	5	69	0	10	36	90	100	30	0	0	0	190	120	0	52	1,183
Mecklenburg County	56	140	225	15	86	49	129	0	526	144	89	203	0	0	280	135	0	52	2,387
Minnesott Beach	56	140	0	5	27	0	10	0	224	105	55	0	0	0	15	0	0	52	696
Morehead City	56	140	203	10	80	0	32	54	171	71	75	118	0	0	170	105	0	52	1,382
Nags Head	56	140	246	10	77	0	82	251	385	129	80	91	0	34	300	120	0	52	2,164
Nashville	56	140	52	10	22	0	10	36	278	112	30	0	60	0	215	0	0	58	1,121
New Hanover County	70	140	105	10	53	0	60	84	453	121	30	160	85	0	15	0	0	52	1,603
Newport	56	140	182	10	32	0	32	0	226	97	75	0	0	0	218	0	0	52	1,168
North Topsail Beachtown	56	140	207	10	20	0	60	91	523	95	30	110	80	0	30	40	0	52	1,569
Oak Island	56	140	78	10	59	0	60	74	305	97	55	115	0	42	30	40	0	52	1,443
Ocean Isle Beach	56	140	129	10	73	62	60	74	515	133	90	134	70	0	210	110	0	58	2,264
Orange County	56	140	79	10	45	14	10	138	432	107	30	88	15	0	15	0	0	52	1,318
Oriental	56	140	68	5	27	0	32	0	239	113	75	177	0	0	30	0	0	52	1,024
Pamlico County	56	140	68	5	27	0	32	46	230	105	75	177	0	0	30	0	0	52	1,054
Pine Knoll Shores	56	140	144	5	78	0	82	362	429	213	75	0	0	0	230	145	0	52	2,138
Pineville	56	140	225	25	30	49	129	36	509	144	70	203	0	0	280	110	0	52	2,315
Pitt County	56	140	36	10	55	0	10	44	361	144	75	156	274	0	265	0	0	52	1,823
Plymouth	56	140	211	15	26	48	10	0	278	136	30	0	0	0	230	131	0	58	1,369
Raleigh	56	140	81	5	43	45	98	36	431	81	35	143	100	0	30	113	0	58	1,766
River Bend	74	140	177	5	49	0	10	173	229	77	0	138	0	0	230	0	0	52	1,379
Rocky Mount	56	140	70	10	54	0	32	44	326	113	75	76	625	0	237	135	0	52	2,086
Roper	56	140	211	15	26	48	10	0	278	136	30	0	0	0	230	140	0	58	1,378
Southern Shores	56	140	180	10	27	0	60	248	480	113	30	0	0	0	30	120	0	52	1,798
Southport	56	140	102	10	31	0	10	36	270	105	30	0	0	0	15	0	0	52	1,033

**Table 2.**

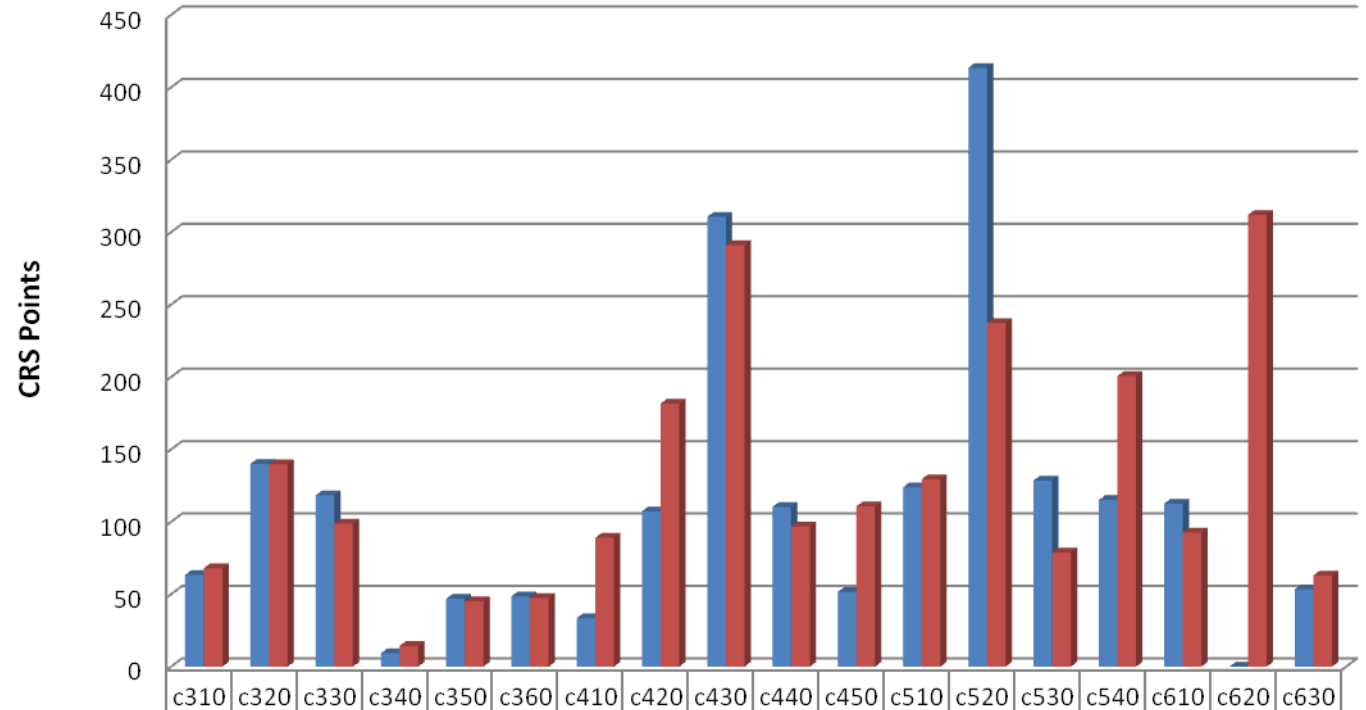
Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Stonewall	56	140	68	5	27	0	10	0	224	105	55	0	0	0	30	0	0	52	779
Sunset Beach	56	140	0	10	41	0	60	74	312	115	30	0	0	0	135	0	0	52	1,256
Tarboro	70	140	50	15	56	0	10	44	535	85	30	0	742	0	15	0	0	52	1,844
Topsail Beach	56	140	167	0	20	67	50	415	200	89	70	108	100	28	218	130	0	58	2,212
Vandemere	56	140	68	5	27	0	32	0	239	105	75	177	0	0	30	0	0	52	1,016
Washington County	56	140	211	15	71	48	10	0	246	136	30	0	0	0	230	111	0	58	1,362
Washington Park	56	140	105	5	55	49	10	36	131	118	75	113	0	0	280	0	0	52	1,248
Washington	54	140	74	5	51	59	10	124	131	100	75	113	180	59	230	60	0	52	1,544
Watauga County	56	140	70	5	18	0	10	44	248	105	30	0	0	0	15	0	0	52	815
Wayne County	56	140	108	10	25	0	10	44	369	105	55	107	937	0	15	0	0	52	2,080
Whiteville	56	140	88	5	23	0	10	239	188	97	30	0	60	0	30	0	0	52	1,047
Wilson	70	140	103	10	48	0	10	73	397	93	55	129	637	0	195	0	0	52	2,069
Winston Salem	56	140	106	10	66	0	32	36	333	105	75	119	0	0	15	0	0	52	1,227
Wrightsville Beach	56	140	187	15	73	0	60	291	295	103	55	110	70	234	30	130	0	58	2,084
North Carolina Average Credit	63	140	118	9	47	49	33	107	311	110	52	124	413	129	115	113	0	53	1,480
North Carolina % of Communities	100%	93%	93%	99%	99%	18%	100%	80%	100%	98%	98%	60%	33%	9%	100%	39%	0%	100%	
National Average Credit	68	140	99	14	45	47	89	182	291	97	111	129	237	79	201	93	312	63	1,528
National % of Communities	100%	93%	89%	75%	92%	47%	50%	91%	99%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%	

<b>Table 3.</b>			
Community	NFIP Policies	NFIP Premium	CRS Discount
Alliance	9	\$2,605	\$105
Atlantic Beach	3,330	\$2,016,237	\$178,543
Bayboro	48	\$26,053	\$1,113
Beaufort	858	\$613,060	\$53,076
Belhaven	538	\$404,639	\$42,569
Boone	270	\$151,424	\$19,447
Brevard	111	\$71,765	\$5,612
Cabarrus County	188	\$93,266	\$5,240
Caldwell County	85	\$67,534	\$2,832
Cape Carteret	188	\$137,859	\$11,202
Carolina Beach	3,935	\$2,948,917	\$458,466
Carteret County	4,241	\$2,745,137	\$255,350
Caswell Beach	664	\$459,851	\$54,116
Cedar Point	307	\$183,073	\$14,708
Charlotte	2,829	\$1,721,049	\$388,462
Cherokee County	134	\$71,237	\$2,442
Clinton	23	\$26,502	\$2,090
Concord	130	\$67,622	\$2,719
Craven County	2,432	\$1,262,372	\$104,906
Creswell	8	\$3,935	\$343
Cumberland County	449	\$233,941	\$10,592
Currituck County	5,445	\$4,347,712	\$288,196
Dare County	10,057	\$6,390,263	\$610,498
Duck	480	\$377,047	\$40,329
Durham County	242	\$151,896	\$9,475
Edenton	222	\$186,775	\$8,356
Emerald Isle	3,109	\$2,422,305	\$233,838
Farmville	91	\$40,472	\$3,802
Forsyth County	155	\$73,215	\$3,474
Gaston County	57	\$42,111	\$1,590
Goldsboro	678	\$519,111	\$43,740
Greensboro	559	\$404,350	\$30,337
Greenville	1,101	\$708,399	\$86,069
Grifton	84	\$62,962	\$16,076
Guilford County	147	\$87,107	\$4,673
Havelock	236	\$95,491	\$2,966
Holden Beach	1,977	\$3,789,080	\$409,942
Hyde County	1,462	\$1,027,784	\$50,812
Jacksonville	781	\$342,785	\$7,509
Kill Devil Hills	4,469	\$2,528,908	\$498,679
Kinston	359	\$320,687	\$85,145
Kitty Hawk	1,499	\$1,227,500	\$225,944
Lenoir County	193	\$115,317	\$10,346
Lexington	29	\$19,622	\$2,197
Manteo	678	\$411,526	\$40,578
Mecklenburg County	621	\$327,624	\$52,973
Minnesott Beach	18	\$8,344	\$203
Morehead City	1,512	\$818,397	\$56,888

<b>Table 3.</b>			
Community	NFIP Policies	NFIP Premium	CRS Discount
Nags Head	3,721	\$2,948,445	\$600,708
Nashville	41	\$23,369	\$1,789
New Hanover County	5,254	\$3,108,589	\$217,389
Newport	146	\$69,761	\$3,980
North Topsail Beachtown	1,326	\$1,485,912	\$253,765
Oak Island	3,549	\$4,425,442	\$442,103
Ocean Isle Beach	2,984	\$5,474,499	\$590,842
Orange County	84	\$34,340	\$921
Oriental	702	\$404,803	\$39,151
Pamlico County	1,241	\$663,425	\$64,093
Pine Knoll Shores	1,660	\$945,558	\$143,693
Pineville	49	\$54,208	\$10,300
Pitt County	511	\$240,571	\$23,126
Plymouth	84	\$76,960	\$6,284
Raleigh	1,981	\$1,405,657	\$165,535
River Bend	487	\$318,412	\$29,604
Rocky Mount	1,032	\$792,602	\$150,637
Roper	10	\$3,553	\$184
Southern Shores	1,304	\$1,013,338	\$125,880
Southport	429	\$318,420	\$24,505
Stonewall	23	\$19,114	\$887
Sunset Beach	1,885	\$1,184,910	\$111,543
Tarboro	266	\$153,689	\$10,336
Topsail Beach	1,179	\$1,405,375	\$325,947
Vandemere	71	\$40,527	\$3,996
Washington County	173	\$72,124	\$5,782
Washington Park	137	\$146,270	\$15,491
Washington	1,291	\$981,712	\$153,844
Watauga County	331	\$224,687	\$8,845
Wayne County	368	\$166,159	\$20,900
Whiteville	52	\$36,163	\$2,239
Wilson	500	\$408,148	\$76,499
Winston Salem	531	\$335,778	\$25,235
Wrightsville Beach	2,750	\$2,363,997	\$252,021
CRS Communities	93,190	\$71,501,383	\$8,346,624
Non-CRS Communities	45,186	\$29,834,095	\$0
All Communities	138,376	\$101,335,478	\$8,346,624

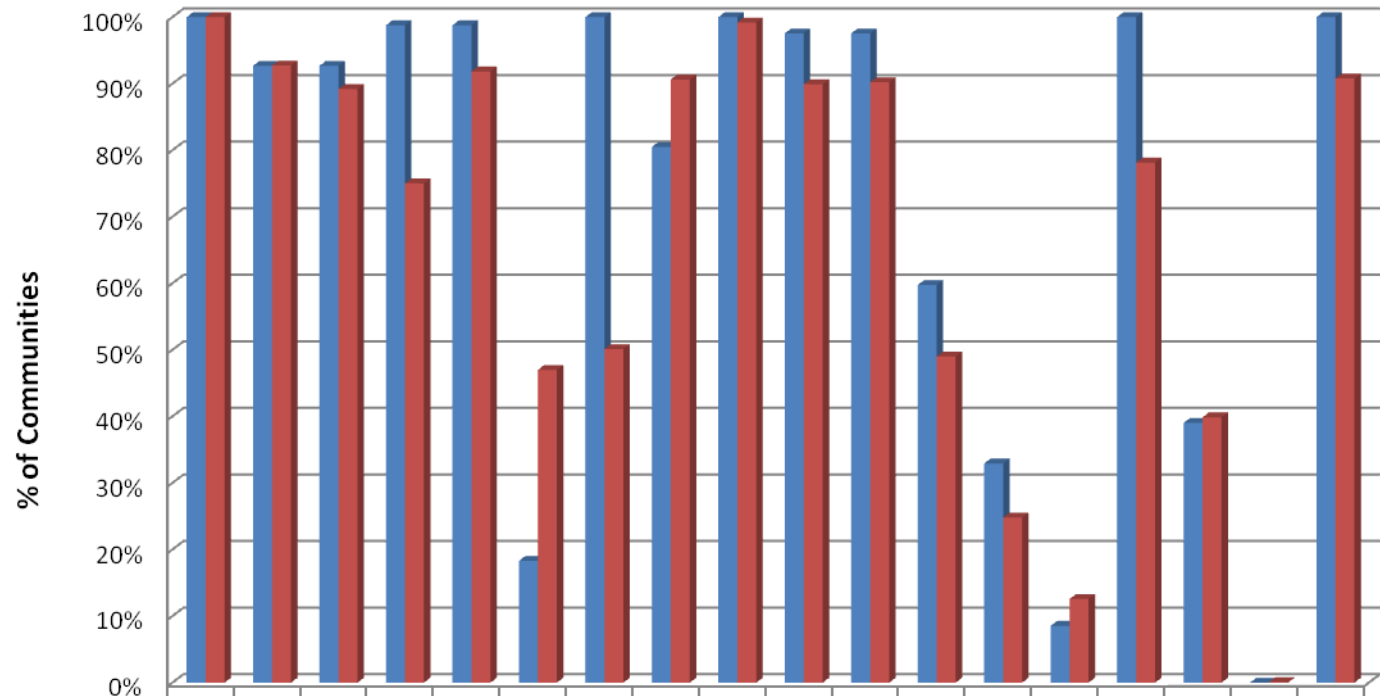


Figure 1. State and National Average Points per Activity



■ North Carolina Average Credit	63	140	118	9	47	49	33	107	311	110	52	124	413	129	115	113	0	53
■ National Average Credit	68	140	99	14	45	47	89	182	291	97	111	129	237	79	201	93	312	63

**Figure 2. State and National % of Communities for Each Activity**



■ North Carolina % of Communities	100%	93%	93%	99%	99%	18%	100%	80%	100%	98%	98%	60%	33%	9%	100%	39%	0%	100%
■ National % of Communities	100%	93%	89%	75%	92%	47%	50%	91%	99%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%