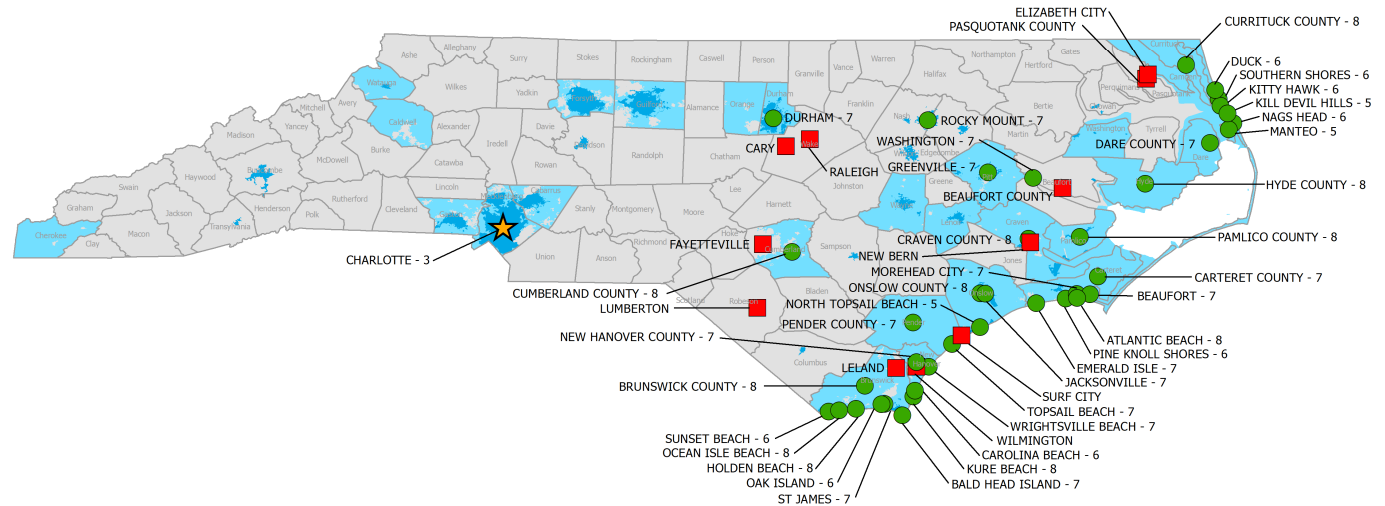


North Carolina

Top 50 National Flood Insurance Program (NFIP) Policy Count Communities* and Community Rating System (CRS) Participation

*Ranked by the total number of NFIP insurance policies in-force

Rank	CID	Community Name	Policies	Class
1	375348	Dare County	7,096	7
2	370168	New Hanover County	6,852	7
3	370171	Wilmington	4,090	--
4	370078	Currituck County	4,065	8
5	370043	Carteret County	3,865	7
6	370295	Brunswick County	3,766	8
7	375347	Carolina Beach	3,490	6
8	370523	Oak Island	3,366	6
9	375353	Kill Devil Hills	3,037	5
10	370044	Atlantic Beach	2,916	8
11	370159	Charlotte	2,901	3
12	375356	Nags Head	2,880	6
13	375357	Ocean Isle Beach	2,804	8
14	370340	Onslow County	2,694	8
15	370072	Craven County	2,646	8
16	370047	Emerald Isle	2,603	7
17	370344	Pender County	2,577	7
18	375361	Wrightsville Beach	2,576	7
19	370074	New Bern	2,182	--
20	370013	Beaufort County	2,084	--
21	370186	Surf City	2,027	--
22	375359	Sunset Beach	1,934	6
23	370243	Raleigh	1,929	--
24	375352	Holden Beach	1,856	8
25	370048	Morehead City	1,788	6
26	370471	Leland	1,502	--
27	370077	Fayetteville	1,370	--
28	370086	Durham	1,330	7
29	370267	Pine Knoll Shores	1,324	6
30	370439	Kitty Hawk	1,316	6
31	370466	North Topsail Beach	1,310	5
32	370133	Hyde County	1,246	8
33	370530	St James	1,227	7
34	370632	Duck	1,218	6
35	370185	Elizabeth City	1,186	--
36	370181	Pamlico County	1,179	8
37	370191	Greenville	1,162	7
38	370187	Topsail Beach	1,035	7
39	370170	Kure Beach	965	8
40	375355	Manteo	953	5
41	370184	Pasquotank County	950	--
42	370442	Bald Head Island	939	7
43	370017	Washington	930	7
44	370430	Southern Shores	924	6
45	375346	Beaufort	921	7
46	370203	Lumberton	917	--
47	370178	Jacksonville	882	7
48	370076	Cumberland County	855	8
49	370092	Rocky Mount	852	7
50	370238	Cary	762	--



★ Advanced CRS Classes

Top 50 NFIP Communities

● Participating in CRS

■ Not Participating in CRS

Other NFIP Communities

■ Participating City/Town/Village

■ Participating County

■ Not Participating

CRS Class Data: October 1, 2021 / Policy Data: July 31, 2021

For a full list of CRS communities, visit <https://www.fema.gov/flood-insurance/rules-legislation/community-rating-system>

As of July 2021, 595 communities in North Carolina participate in the National Flood Insurance Program (NFIP). Of these communities, 95 (or 16%) participate in the Community Rating System (CRS). Of the top 50 North Carolina communities (in terms of flood insurance policies-in-force), 39 participate in the CRS. The remaining 11 communities present an outreach opportunity for encouraging participation in the CRS.



Benefits of Joining the CRS

- * Activities credited by the CRS provide direct benefits to the community, including enhanced public safety, reduction in flood damage, and environmental protection.
- * Residents know the community is working to protect them from flood losses.
- * Public information activities will build a knowledgeable constituency interested in supporting and improving flood protection measures.
- * Money stays in the community instead of being spent on insurance premiums.