



An Example of a Program for Public Information

Communities that participate in the Community Rating System of the National Flood Insurance Program are encouraged to develop and implement a public information program to inform their residents about local flood hazards and floodplain resources. Credit for such a program is provided according to the criteria described in element PPI (program for public information) in Section 332.c under Activity 330 (Outreach Projects) of the *CRS Coordinator's Manual*. A creditable program provides bonus points for outreach projects (element OP), flood response preparation projects (element FRP), and outreach projects that convey insurance messages (element CPI under Activity 370 (Flood Insurance Promotion)).

The attached PPI-credited document was produced by the Village of Bald Head Island, North Carolina, Program for Public Information Committee. The Village is a coastal island at the mouth of the Cape Fear River, with about 250 permanent residents and a seasonal population of about 14,000 people. This report covers the process the committee followed, the assessment of the flood problems and flood insurance coverage, and the public information efforts underway and planned for the future. The outreach projects were verified at a cycle verification visit in 2020.

Some key points on the Bald Head Island example:

- The committee is well balanced and meets the requirements for a PPI-credited committee.
- Flood insurance was an important focus for the Village PPI Committee and this is reflected in the document's description of the assessment and coverage plans. The Village included a map of its repetitive loss areas in the document, but as required by the federal Privacy Act, none of the specific property addresses or owner's names are provided.
- As befits a jurisdiction with a large seasonal population, one target audience is the island's largest property owner's association, which can be influential in distributing messages about flooding.
- Because natural areas are vital to the Village, both for storm protection and for tourism, another target audience for public outreach is the Bald Head Island Conservancy, which works to keep the island sustainable and to protect sea turtles and their habitat.

Village of Bald Head Island, NC

Program for Public Information



Adopted: May 15th, 2020

Contents

BACKGROUND	1
STEP 1: ESTABLISH A PPI COMMITTEE	1
1.1 MEMBERSHIP AND STAKEHOLDERS	2
Committee Meetings	2
Goals for the PPI	2
STEP 2: ASSESS THE COMMUNITY’S PUBLIC INFORMATION NEEDS	3
2.1 DELINEATE TARGET AREAS	4
Target Area #1: The Special Flood Hazard Area High Risk Flood Zones	4
Target Area #2: Repetitive Loss Areas	6
Target Area #3: Coastal Erosion Areas	8
Target Area #4: Entire Community	11
2.2 ASSESS FLOOD INSURANCE COVERAGE (FLOOD INSURANCE ASSESSMENT)	12
2.3 DETERMINE TARGET AUDIENCES	15
2.4 INVENTORY OTHER PUBLIC INFORMATION EFFORTS	16
STEP 3: FORMULATE MESSAGES	18
STEP 4: IDENTIFY OUTREACH PROJECTS TO CONVEY THE MESSAGES	19
STEP 5: EXAMINE OTHER PUBLIC INFORMATION INITIATIVES	19
STEP 6: IMPLEMENT, MONITOR AND EVALUATE THE PROGRAM	19
6.1 ADOPTION	19
6.2 EVALUATION	19
6.3 PPI RESOLUTION	25

Tables

Table 1 – Summary of PPI Committee Meeting Dates.....	2
Table 2 – Building Count by FEMA Flood Zone, Effective FIRM.....	4
Table 3 – Repetitive Loss Buildings by Flood Zone	6
Table 4 – NFIP Policy and Claims Data by Occupancy for the Village of Bald Head Island.....	12
Table 5 – NFIP Policy and Claims Data by Flood Zone for the Village of Bald Head Island.....	12
Table 6 – NFIP Policy and Claims Data for Pre-FIRM Structures in the Village of Bald Head Island	12
Table 7 – NFIP Policy and Claims Data for Post-FIRM Structures in the Village of Bald Head Island	13
Table 8 – Percentage of Buildings Insured in Village of Bald Head Island	13
Table 9 – Flood Loss Estimates by Flood Zone.....	13
Table 10 – Existing Public Information Efforts.....	16
Table 11 – Topics, Messages, and Outcomes	18
Table 12 – PPI Projects and Initiatives	21

Figures

Figure 1 – Village of Bald Head Island Flood Zones	5
Figure 2 – Repetitive Loss Areas Overview	7
Figure 3 – Shoreline Change Along the North Carolina Coast	9



Village of Bald Head Island, NC Program for Public Information (PPI)

Background

The Community Rating System (CRS) is a part of the National Flood Insurance Program (NFIP). It provides reductions to flood insurance premiums in participating communities. The reductions are based on community floodplain management programs, including public information activities. To keep those discounts, communities must continue to implement their programs and provide status reports to the NFIP each year. The Village of Bald Head Island (the “Village”) is looking to apply to the CRS program. The Village is not currently rated; however, the goal is to reach at least a Class 7, which rewards policy holders with a 15 percent reduction in their flood insurance premiums. Non-SFHA policies (Standard X Zone policies) receive a 5% discount, and preferred risk policies receive no discount.

A Program for Public Information (PPI) is an ongoing effort to prepare, implement, and monitor a range of public information activities. The objective of CRS credit for a PPI is to allow communities to think “outside” of the box and be creative in their approach to outreach for flooding. It provides credit for information programs that are designed to meet local needs and that are monitored, evaluated, and revised to improve their effectiveness. The Village has developed its PPI in accordance with the CRS credit criteria found within Activity 330.

With advances in technology and greater familiarity with web-based services, the Village recognizes that mailing information directly to property owners may not be the most effective method to get certain messages across or reach certain audiences. The PPI planning process provides the ability for the Village to consider other options for disseminating messages about the flood hazard to the community and to leverage other stakeholders through their messaging and materials.

Flood hazard reduction has been a priority for the Village of Bald Head Island and the development of this PPI also builds on existing public outreach and education efforts related to flooding.

Step 1: Establish a PPI Committee

A PPI should assess all the community’s needs for flood-related information and coordinate all the resources that can deliver information. It should recommend a range of activities that convey information to residents, businesses, tourists, school children, and other audiences in and around the community. It should have an objective review of what is being done and how public information activities could be improved. Therefore, a PPI needs to be developed by a committee that consists of members from both inside and outside local government. The committee could be an existing committee, such as a mitigation planning committee or advisory board, or a subcommittee of an existing group, so long as it meets the membership criteria.

1.1 Membership and Stakeholders

The PPI Committee's membership must meet the following CRS criteria:

- There must be at least five people on the committee.
- There must be representation from the community's floodplain management office.
- There must be representation from the community's public information office, if there is one.
- At least half of the members must be from outside the local government ("stakeholders").

The CRS encourages engagement of groups and people outside the local government in planning and conducting outreach projects. As outlined above, at least one-half of the members of the PPI committee must be representatives from outside the local government. These could be members of the public, representatives of key community organizations, and/or agencies and organizations that would likely implement the recommended outreach projects.

The participants comprising the PPI Committee for the Village were selected in accordance with the above CRS criteria and include the following:

1. Stephen Boyett, Village of Bald Head Island (Floodplain Manager)
2. Carin Faulkner, Village of Bald Head Island (Public Information Officer)
3. Carl Pearson, Village of Bald Head Island (Public Safety)
4. Steve Henson, Contractor
5. Karen Mosteller, Bald Head Association
6. Peter Quinn, Architect

Jeff Griffin, Village of Bald Head Island (staff support not a member of committee)

Committee Meetings

The PPI committee met two times during the planning process to complete the outreach program. The PPI committee meetings were held at the Bald Head Island Department of Public Safety located at 251 Edward Teach Wynd. The meeting dates and objectives covered are detailed below in Table 1.

Table 1 – Summary of PPI Committee Meeting Dates

Meeting Topic		Meeting Date
PPI #1	Assessment of the community's current public information needs (PPI planning process, assessment of the flood hazard, flood insurance coverage, and identification of target audiences and areas).	08/06/2019
PPI #2	Continue reviewing the PPI process, review target areas and audiences, inventory existing outreach projects and other information initiatives. Discussion of potential projects and dissemination methods.	11/05/2019
PP #3	Committee Review of the draft PPI sent via e-mail to the committee for comment	01/06/2020

Goals for the PPI

The PPI committee used the following three goals to guide the overall implementation of this Program for Public Information in order to better educate the public about the flood risks facing the Village and how to protect themselves as well as their homes and businesses from flood damage; and to understand the importance of flood insurance.

Goal 1: Recognize the risk associated with flooding and what individuals can do to reduce damage to property and save lives.

Goal 2: Promote the purchase of flood insurance to ensure greater protection of property within the Village.

Goal 3: Increase the preparedness capability of the public to respond to and recover from flood events.

Step 2: Assess the Community's Public Information Needs

The Village of Bald Head Island is in the southeastern portion of Brunswick County in the southeastern coastal plains of North Carolina. Included in the Wilmington Metropolitan Area, the Village is a barrier island bordered by the Atlantic Ocean and the mouth of the Cape Fear River where it joins the Atlantic Ocean. Part of the barrier island chains that make up the Smith Island Complex, Bald Head Island is the southernmost point in North Carolina. Bald Head is seemingly remote, reachable only by passenger ferry, personal boat, or helicopter – there are no bridges to and from the mainland. Due to its proximity to the coast, the Village is susceptible to flooding, hurricanes, and nor'easters. In addition, the Village is vulnerable to severe winter weather/ice storms, severe weather/thunderstorms, tornadoes, hail, droughts/heat waves, lightning, drought, and coastal erosion.

The Village is 5.8 square miles total of which 3.9 square miles. The island and adjacent waters comprise almost 12,000 acres, of which only approximately 2,000 acres may be developed. The terrain consists of beaches, brackish tidal creeks, coastal marshlands, and maritime forest.

The Village of Bald Head Island is located at the mouth of the Cape Fear River, part of the Cape Fear River Basin. The basin is one of four river basins entirely contained in North Carolina's borders. It is the largest basin in North Carolina covering more than 9,300 square miles. It runs through 26 counties and includes major cities such as Greensboro, Durham, Fayetteville, and Wilmington.

The Village is mainly served by Federal Road and Bald Head Wynd. These roads create a loop around the island. There are few cars on the island and most residents drive electric golf carts.

Bald Head Island has approximately 1,317 buildings with an improved value of over \$670 million. According to the U.S. Census Bureau's American Community Survey 5-Year estimates, there were approximately 234 permanent residents in 2018, indicating a nearly 50% population increase from the 2010 US Census, which reported 158 total residents. The Village has a seasonal population of approximately 14,000.

Based on the geographic location of the Village on the Atlantic Ocean and the Cape Fear River, the probability of flooding occurring in the Village of Bald Head Island is highly likely. The dominant sources of flooding in the Village of Bald Head Island are storm surge inundation and local ponding of stormwater runoff. Ninety-five percent of the Village's land is located within the FEMA defined 100-year floodplain; however, a large portion of this area is comprised of wetlands. It is also important to note that Bald Head Island is nationally recognized for its sea turtle nesting activity.

2.1 Delineate Target Areas

To develop an effective local outreach program that raises public awareness about flood related issues, it is necessary to identify and assess the areas within the community that are considered flood-prone. The PPI Committee identified the following target areas and concluded that outreach projects should be directed to all properties (residential, commercial and public) within these areas:

Target Area #1: The Special Flood Hazard Area High Risk Flood Zones

The Village of Bald Head Island's floodplains were last mapped in August 2018. Under the Effective FIRM, approximately 73.6% of structures in the Village are located within a Special Flood Hazard Area (SFHA). Figure 1 on the following page reflects the mapped flood insurance zones for the Village under the Effective FIRM.

The dominant sources of flooding in the Village of Bald Head Island are storm surge inundation and local ponding of stormwater runoff. Ninety-five percent (95%) of the Village's land is located within the FEMA defined 100-year floodplain; however, a large portion of this area is comprised of wetlands.

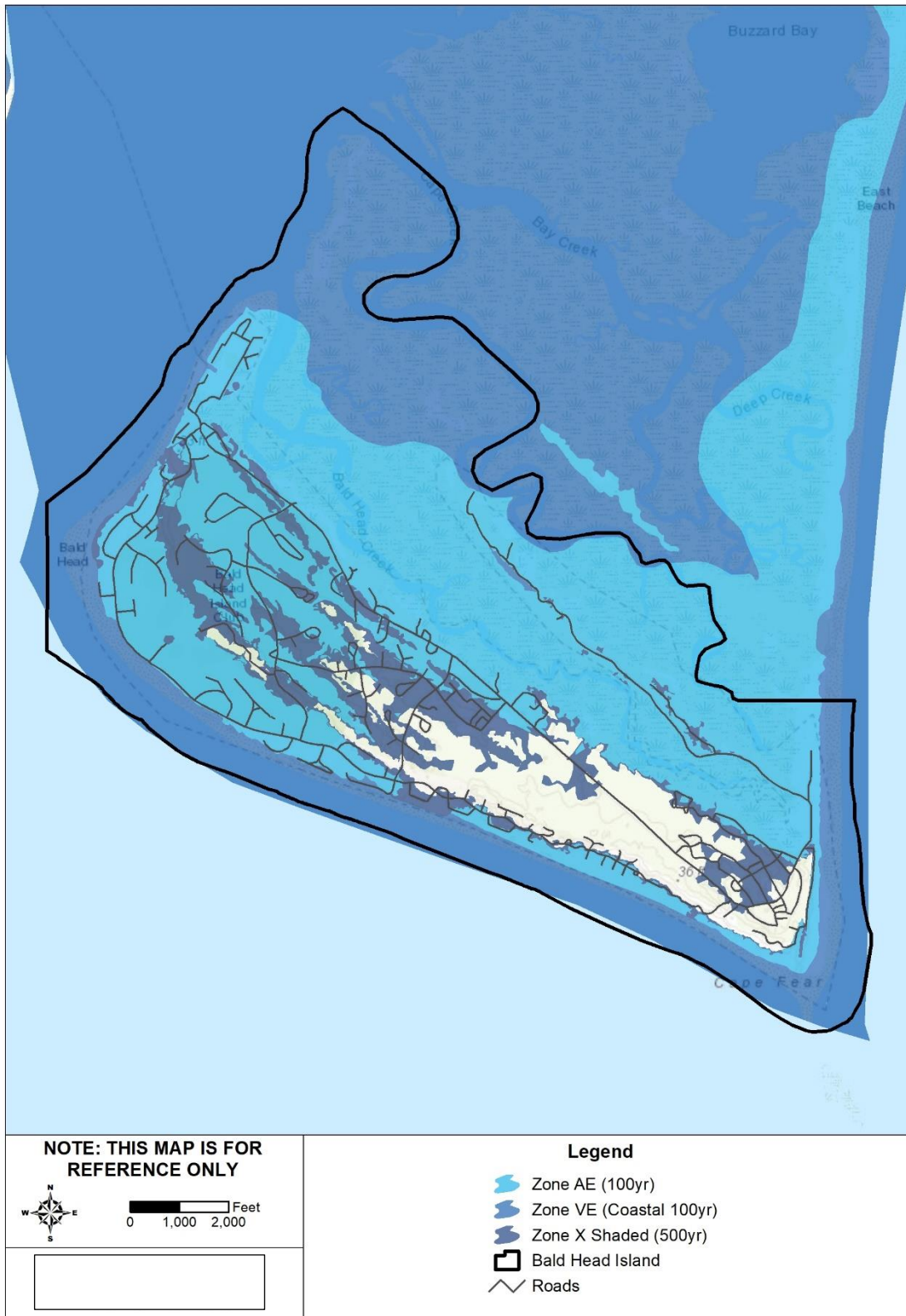
Table 2 summarizes the building count and improved value of parcels by mapped FEMA flood zone for the Effective FIRM. Based on this analysis, 970 improved parcels fall within the 1% annual chance floodplain for a total value of \$506,946,198. Additionally, there are 347 improved parcels outside of the SFHA with a value of \$163,257,774; a little over a third of these parcels and the associated total building value are located in the 0.2-percent-annual-chance floodplain. Note: Improved parcels indicate that a structure is present; however, the structure may or may not be insurable.

Table 2 – Building Count by FEMA Flood Zone, Effective FIRM

Flood Zone	Building Count	Total Building Value
Zone AE	655	\$343,426,500
Zone VE	315	\$163,519,698
<i>Subtotal</i>	<i>970</i>	<i>\$506,946,198</i>
Zone X (shaded)	126	\$54,153,835
Zone X (unshaded)	221	\$109,103,939
<i>Subtotal</i>	<i>347</i>	<i>\$163,257,774</i>
Total	1,317	\$670,203,972

Source: Village of Bald Head Island (includes all buildings not just the primary building on lot)

Figure 1 – Village of Bald Head Island Flood Zones



Source: FEMA Effective DFIRM, 2018

Target Area #2: Repetitive Loss Areas

Properties categorized as repetitive loss properties for having two or more claims of \$1,000 or more paid against the National Flood Insurance Program (NFIP) have a greater need for flood protection. These properties are known to be vulnerable to flood and will continue to experience losses unless they are mitigated. Per 2019 FEMA records, there are 25 unmitigated repetitive loss properties in the Village of Bald Head Island¹. Table 3 details the total repetitive loss building count by FEMA flood zone.

Table 3 – Repetitive Loss Buildings by Flood Zone

Flood Zone	Loss Count	Insured?	Total Building Payment	Total Content Payment	Total Paid
AE	2	Yes	\$2,737.60	\$0.00	\$2,737.60
VE	2	No	\$12,197.78	\$0.00	\$12,197.78
AE	6	Yes	\$54,190.86	\$217.80	\$54,408.66
VE	2	Yes	\$17,056.51	\$0.00	\$17,056.51
A	5	No	\$10,699.82	\$16,007.17	\$26,706.99
A09	2	No	\$4,847.19	\$47.22	\$4,894.41
X	2	Yes	\$118,897.89	\$0.00	\$118,897.89
AE	3	Yes	\$5,240.60	\$0.00	\$5,240.60
AE	2	No	\$5,983.20	\$0.00	\$5,983.20
A10	4	Yes	\$165,711.69	\$1,503.12	\$167,214.81
X	2	Yes	\$43,119.03	\$6,092.45	\$49,211.48
AE	2	Yes	\$10,578.57	\$0.00	\$10,578.57
AE	2	No	\$38,294.08	\$0.00	\$38,294.08
AE	2	Yes	\$42,135.89	\$0.00	\$42,135.89
AE	2	Yes	\$22,753.17	\$3,694.16	\$26,447.33
VE	2	No	\$19,590.52	\$8,101.46	\$27,691.98
A09	2	Yes	\$3,013.65	\$372.40	\$3,386.05
A09	2	No	\$10,698.68	\$358.37	\$11,057.05
VE	2	No	\$101,800.75	\$0.00	\$101,800.75
B	3	No	\$5,949.52	\$1,683.59	\$7,633.11
AE	2	Yes	\$9,174.55	\$0.00	\$9,174.55
X	4	Yes	\$177,700.32	\$20,939.45	\$198,639.77
AE	4	Yes	\$40,513.69	\$25,105.43	\$65,619.12
A09*	3	No	\$78,468.75	\$0.00	\$78,468.75
A09*	2	No	\$77,458.38	\$0.00	\$77,458.38
Total	66	-	\$1,078,812.69	\$84,122.62	\$1,162,935.31

NA = Not Available

*Denotes reclaimed properties

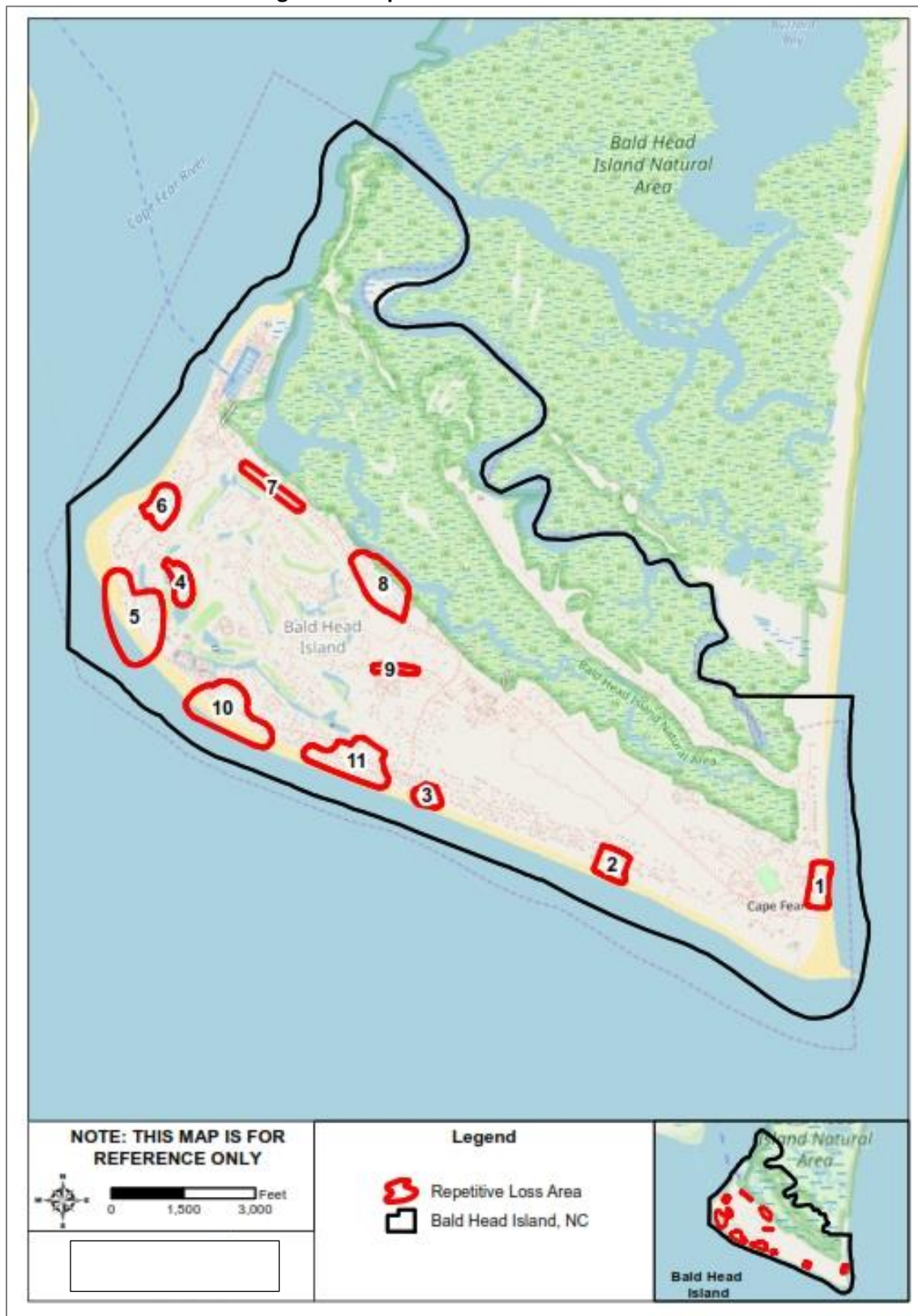
Note: Flood zones reflect the FIRM at the time of the property's most recent loss.

Source: NFIP Repetitive Loss Data, May 2019.

Figure 2 illustrates the location of the repetitive loss areas defined for the Village, based on the known repetitive loss property and nearby or adjacent properties which have the same or similar flood conditions.

¹ This does not include 10 properties on the repetitive loss list that could not be located due to insufficient address information.

Figure 2 – Repetitive Loss Areas Overview



Source: FEMA Repetitive Loss Data, 2019; Village of Bald Head Island

Target Area #3: Coastal Erosion Areas

Coastal erosion is a process whereby large storms, flooding, strong wave action, sea level rise, and human activities, such as inappropriate land use, alterations, and shore protection structures, wear away the beaches and bluffs along the coast. Erosion undermines and often destroys homes, businesses, and public infrastructure and can have long-term economic and social consequences. According to NOAA, coastal erosion is responsible for approximately \$500 million per year in coastal property loss in the United States, including damage to structures and loss of land. To mitigate coastal erosion, the federal government spends an average of \$150 million every year on beach nourishment and other shoreline erosion control measures.

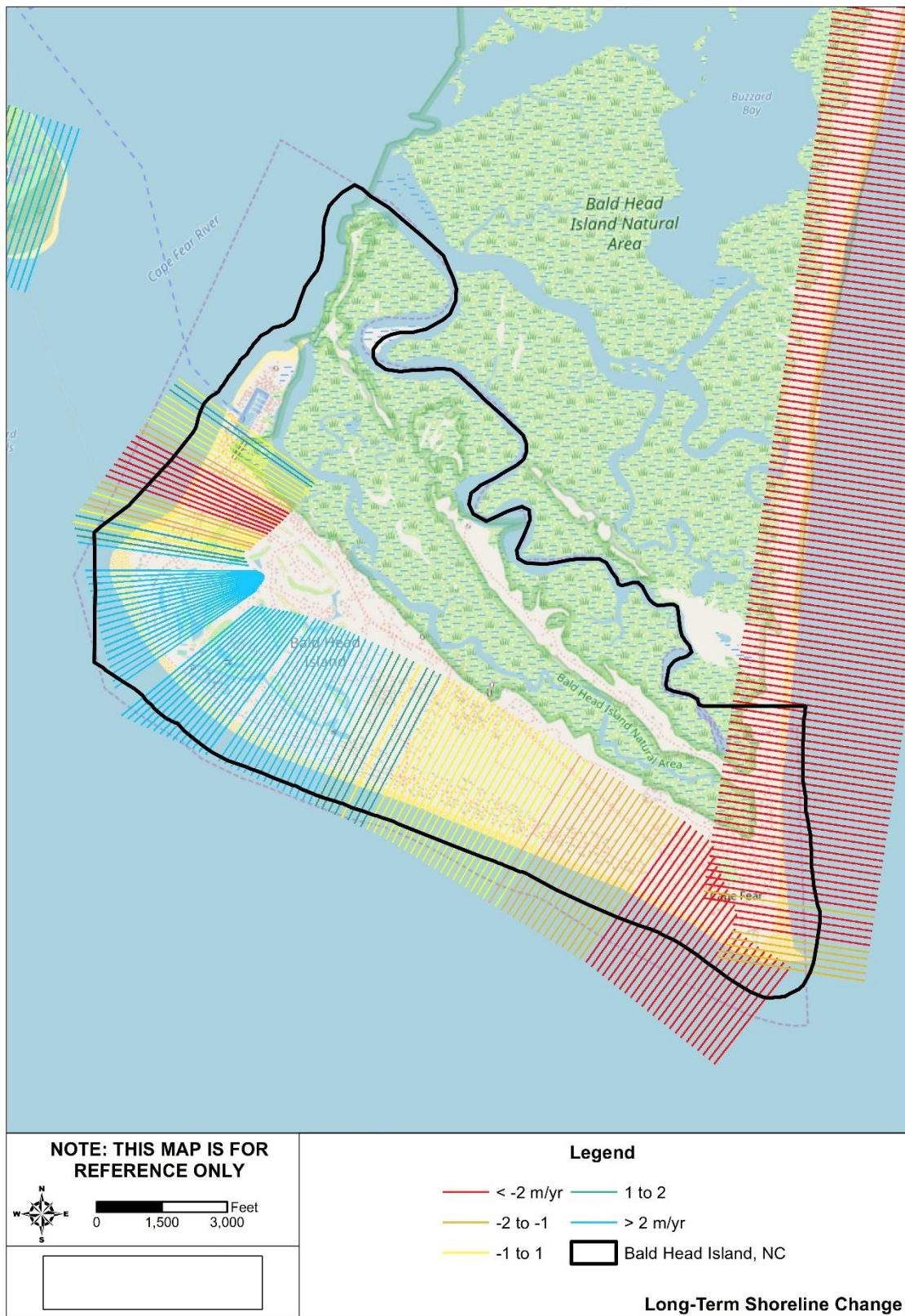
Gradual coastal erosion and accretion results naturally from the impacts of tidal longshore currents. Sand is continually removed by longshore currents in some areas, but it is also continually replaced by sand carried in by the same type of currents. Structures such as piers or sea walls, jetties, and navigational inlets may interrupt the movement of sand and “trap” it in one place. With significant amounts of sand trapped in the system, the continuing motion of currents results in erosion. In this way, human construction activities that result in the unnatural trapping of sand have the potential to result in significant coastal erosion.

Erosion can also occur over a very short period as a result of hurricanes, tropical storms and other weather systems. Severe storms can remove wide beaches, along with substantial dunes, in a single event. Erosion rates and potential impacts are highly localized. In undeveloped areas, high recession rates are not likely to cause significant concern, but in heavily populated locations, one or two feet of erosion may be considered catastrophic.

Regardless of the cause, erosion of shoreline areas represents a loss of natural flood protection systems. As shorelines recede toward developed areas, those developed areas can become more vulnerable to flooding.

Figure 3 on the following page shows shoreline change data measuring erosion and accretion rates compiled by the USGS. While these rates reflect long-term trends, individual erosion events can occur at any time along any part of the coast; therefore, all coastal properties were considered part of this target area, as shown in Figure 4. These areas are at heightened risk of flooding or may become at risk in the future.

Figure 3 – Shoreline Change Along the North Carolina Coast



Source: USGS Coastal and Marine Geology Program

Figure 4 – Coastal Erosion Areas



Source: Village of Bald Head Island

Target Area #4: Entire Community

Because floods can happen almost anywhere, including outside of the 1% annual chance floodplain or high risk Zone AE, the PPI Committee wanted to make sure that there was a general focus of flood preparedness for all of the public within the Village of Bald Head Island by targeting the moderate risk areas in Zone X Shaded and the low risk areas in Zone X Unshaded. Members of the public living in these areas must understand that low risk does not mean no risk.

Target Area/Audience #5: Real Estate, Lending, and Insurance Entities

These three specific stakeholder groups consistently work with new home buyers and have the best opportunity to provide information when it is needed. These groups need to be informed of what data the Village has available to help residents make better decisions on home buying and asset protection. These groups are often relied upon to provide accurate information and consequently need as much, or more, information on flooding as the average citizen. The PPI Committee will make sure this group is informed and equipped with the tools needed to convey flood risk and flood insurance information to residents. This group needs information that they can easily share with their clients.

2.2 Assess Flood Insurance Coverage (Flood Insurance Assessment)

One valuable source of information on flood hazards is current flood insurance data for active policies and past claims. Flood insurance is required as a condition of federal aid or a mortgage or loan that is federally insured for a building located in a FEMA flood zone. An analysis of the NFIP data provided the following insight into areas susceptible to flooding in the Village:

1. Where do active flood insurance policies exist?
2. Where have flood insurance claims been paid in the past?
3. How many buildings are exposed to the flood hazard versus how many buildings have coverage?
4. How does the average amount of coverage compare to the amount of expected flood damage from the 100-yr flood?

Table 4 through Table 7 summarize key statistics of policies in force and past claims by flood zone. Data was not available from FEMA to locate these policies geospatially and draw conclusions about specific locations in the Village to target for increased coverage. Still, the committee was able to make recommendations based on the breakdown of policyholders by flood zone and property type.

Table 4 – NFIP Policy and Claims Data by Occupancy for the Village of Bald Head Island

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
Single Family	862	\$632,056	\$278,598,300	370	\$5,253,442.39
2-4 Family	70	\$28,095	\$17,981,100	10	\$60,595.48
All Other Residential	42	\$15,181	\$3,480,000	0	\$0.00
Non-Residential	55	\$190,367	\$25,427,600	15	\$879,866.77
Total	1,029	\$865,699	\$325,487,000	395	\$6,193,904.64

Source: FEMA Community Information System, data as of 09/30/2019

Table 5 – NFIP Policy and Claims Data by Flood Zone for the Village of Bald Head Island

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
A01-30 & AE Zones	771	\$619,772	\$236,506,700	304	\$4,262,139.12
V01-30 & VE Zones	11	\$82,619	\$3,527,600	52	\$558,111.12
B, C & X Zone					
Standard	43	\$75,024	\$15,242,700	20	\$889,250.54
Preferred	204	\$88,284	\$70,210,000	19	\$484,403.86
Total	1,029	\$865,699	\$325,487,000	395	\$6,193,904.64

Source: FEMA Community Information System, data as of 09/30/2019

Table 6 – NFIP Policy and Claims Data for Pre-FIRM Structures in the Village of Bald Head Island

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
A01-30 & AE Zones	147	\$227,495	\$37,021,600	96	\$1,664,043.99
V01-30 & VE Zones	4	\$30,383	\$1,175,900	29	\$411,869.25
B, C & X Zone					
Standard	1	\$1,541	\$330,700	2	\$3,249.40
Preferred	8	\$3,264	\$2,800,000	0	\$0.00
Total	160	\$262,683	\$41,328,200	127	\$2,079,162.64

Source: FEMA Community Information System, data as of 09/30/2019

Table 7 – NFIP Policy and Claims Data for Post-FIRM Structures in the Village of Bald Head Island

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
A01-30 & AE Zones	624	\$392,277	\$199,485,100	208	\$2,598,095.13
V01-30 & VE Zones	7	\$52,236	\$2,351,700	23	\$146,241.87
B, C & X Zone					
Standard	42	\$73,483	\$14,912,000	18	\$886,001.14
Preferred	196	\$85,020	\$67,410,000	19	\$484,403.86
Total	869	\$603,016	\$284,158,800	268	\$4,114,742.00

Source: FEMA Community Information System, data as of 09/30/2019

Table 8 compares the number of policies in force with the number of buildings located in each flood zone.

Table 8 – Percentage of Buildings Insured in Village of Bald Head Island

Flood Zone	Number of Policies in Force	Number of Buildings	% Insured
A01-30 & AE Zones	771	655	117% ²
V01-30 & VE Zones	11	315	3%
B, C & X Zones	247	347 ¹	71%
Total	1,029	1,317	78%

¹This total includes 126 buildings that are located in the 0.2%-annual-chance floodplain

²This percentage is likely inflated by condo policies for multi-unit buildings, where one building requires multiple policies for full coverage.

Source: FEMA Community Information System data as of 09/30/2019; Village of Bald Head Island

This data indicates that there are 970 buildings located in the 100-year flood zone for the 2018 Effective DFIRM and 80 percent of these buildings carry an active flood insurance policy. It is important to note that there are 132 condo policies in the Village; many of these policies likely cover only one unit in a multi-unit building. Therefore, overall flood insurance coverage of buildings is inflated by this assessment. Additionally, 71 percent of buildings within the X Zone are insured, yet flooding is not limited to the 1-percent-annual-chance flood zones, as evidenced by the fact that 9.8 percent of all paid claims in the Village of Bald Head Island were made on properties in the B, C, and X Zones.

Table 9 compares number of buildings present, number of policies in force, total coverage and a calculation of loss estimate values for the 100-yr flood. Losses were estimated using a flood depth of 8.19 feet, which is the average flood depth for a 100-year flood across the entire SFHA. Therefore, this analysis may overestimate losses for some areas of the Village and underestimate losses for others, but it is an average approximation for loss across the entire SFHA. Using the U.S. Army Corps of Engineers' catalog of residential depth-damage functions for the Charleston District, assuming an 8.19-foot flood depth and a majority of structures with multiple stories and no basements, an estimated damage of 28 percent was applied to all structures. Note that this loss estimate is for a modeled 1-percent annual chance flood and therefore available data did not include any flooding in B, C, or X Zones. However, these areas are not without flood risk; a flood greater than the modeled 1-percent annual chance flood would likely cause damages in some of these areas.

Table 9 – Flood Loss Estimates by Flood Zone

Flood Zone	Number of Buildings	Number of Policies in Force	Total Building Value	Total Coverage	Loss Estimate
A01-30 & AE Zones	655	771	\$343,426,500	\$236,506,700	\$96,159,420
V01-30 & VE Zones	315	11	\$163,519,698	\$3,527,600	\$45,785,515
B, C & X Zones	347	247	\$163,257,774	\$85,452,700	n/a
Total	1,317	1,029	\$670,203,972	\$325,487,000	\$141,944,935

Source: Village of Bald Head Island; FEMA 2018 Effective FIRM

An analysis of existing flood insurance coverage shows that, although existing building coverage does exceed estimated losses in AE Zones, coverage does not meet the loss estimate for VE Zones. Additionally, this statistic does not consider buildings outside the SFHA. There are many uninsured properties (21.9%) that would have no coverage in the event of a flood loss. Moreover, this estimate does not consider the impacts of a flood more severe than the modeled 1-percent annual chance flood, which would cause greater damages inside the SFHA and impact buildings outside the SFHA.

Flood Insurance Assessment Conclusions:

1. Only 3% of structures in the VE Zone are covered by a flood insurance policy.
2. Coverage in the VE Zone is only 2% of the total value in these areas and only 7.7% of the estimated losses that could occur as a result of a 1-percent annual chance flood.
3. Pre-FIRM structures account for only 15.5% of active policies but over 32% of paid claims.
4. Over 90% of past losses have occurred in the AE and VE Zones, and nearly 10% have occurred in the B, C, and X Zones.

Flood Insurance Assessment Recommendations:

1. The PPI committee should work to increase the number of active policies across the community, especially in the VE Zone, since the community is located on a small, vulnerable island.
2. Encourage property owners in the X Zones, especially those vulnerable to the 0.2-percent annual chance flood, to purchase a Standard or Preferred Risk flood insurance policy.
3. Pre-FIRM structure property owners should be encouraged to maintain their flood insurance and/or update their structure in accordance with current floodplain management regulations.

Repetitive Flooding: Repetitive flood loss was analyzed to determine the number of insured repetitive loss properties in each FEMA flood zone. According to 2019 NFIP records, there are 25 unmitigated repetitive loss properties with a total payment of \$1,162,935.31. See Table 3 in Section 2.1 for a summary of repetitive losses.

2.3 Determine Target Audiences

The committee considered a number of social and economic factors when identifying target audiences to ensure that the right messages, tools and resources will be used to overcome obstacles. According to the 2013-2018 American Community Survey 5-Year Estimates, 4.2% of Village residents are Hispanic or Latino. There is no data on what languages other than English are spoken at home. Additionally, there is no data on poverty. However, language barriers should be considered when creating an outreach program. How people are able to receive messaging is also important to consider. Poverty may affect community members' access to information. Also, important to note are the many visitors to Bald Head Island given the Village's significant tourist industry.

The committee recognized that messages would need to be distributed in different forms and using different sources in order to reach all target audiences. The following groups have been identified as target audiences who need special messages on flood protection:

Target Audience #1: Bald Head Association

Bald Head Association is Bald Head Island's largest property owners' association representing approximately 2,000 property owners. They create covenants and design guidelines in order to keep members "living in harmony with nature." As the largest property owners' association, they have a lot of influence over property and can reach most of the Island with important information. This group plays a key role in conveying information about flood insurance to homeowners.

Target Audience #2: Bald Head Island Conservancy

The Bald Head Island Conservancy is a non-profit focused on conservation, preservation, and education. Through research and stewardship, they work to keep barrier islands sustainable. They reach their goals by setting up a Sea Turtle Protection program, creating educational activities for all ages, and hosting island retreats among other things. By providing targeted information to the Bald Head Island Conservancy, they can, in turn, educate others.

Target Audience #3: HVAC Contractors

HVAC contractors need to know about any community happenings including regulations because they must ensure that HVAC units are properly elevated and have one foot of freeboard. The Village will make sure this group is informed and equipped with the information needed to easily convey flood risk information to residents.

Target Area/Audience #4: Real Estate, Lending, and Insurance Entities

These three specific stakeholder groups consistently work with new home buyers and have the best opportunity to provide information when it is needed. These groups need to be informed of what data the City has available to help residents make better decisions on home buying and asset protection. These groups are often relied upon to provide accurate information and consequently need as much, or more, information on flooding as the average citizen. The PPI Committee will make sure this group is informed and equipped with the tools needed to convey flood risk and flood insurance information to residents. This group needs information that they can easily share.

Flood problems can occur anywhere in the Village due to stormwater and the small size of the island. In addition to the target audiences detailed above, the PPI Committee identified the following Stakeholders as able to provide support and informational materials to supplement and enhance the outreach efforts detailed in this PPI:

- FEMA
- NCEM
- Brunswick County Emergency Services

2.4 Inventory Other Public Information Efforts

A key part of developing a public information program is becoming aware of other public information activities targeted at Village residents. The information in Table 10 came from past projects, staff research, and PPI Committee members. Knowing what messages are currently reaching the residents of the Village is essential in determining what types of projects or messages are effective and which ones may need to be revised or what new projects are necessary to encourage residents and businesses to adopt behaviors to protect their property and their lives and make the Village more resilient.

Table 10 – Existing Public Information Efforts

Organization	Project	Subject Matter	Frequency
Bald Head Association	Bald Head Island Report	Various village council meetings and flood hazard/insurance information	Year-Round
Village of Bald Head Island	Village's Voice newsletter	Council meeting information and flood readiness	Year-Round
Bald Head Island Conservancy	Signage	Natural floodplain functions information posted across the island	Year-Round
Department of Public Safety	Emergency Management webpage	Emergency readiness and resources	Year-Round
Brunswick County Emergency Services	Local Hazards and Threats webpage	Know your flood hazard	Year-Round
North Carolina Department of Public Safety – Emergency Management Division	Risk Management webpage	Floodplain maps, management, inundation, alerts, and risk	Year-Round



Village of BHI Updates

By Carin Faulkner, Village of BHI Public Information Officer

Public Input During Council Meetings

There are two methods in which councils receive public input during council meetings. One is through the public comment period, and the other is through a public hearing. A public comment period is when the public is permitted to comment on **any** subject that is within the jurisdiction of the local government. Councils are required by statute to have a public comment period at a regular meeting at least once a month (unless a regular meeting is not held). A public hearing is when the public is permitted to make comments — but only about **certain subjects**. Public hearings are often held to satisfy statutory requirements when council deliberates items such as rezonings, annual budgets, special assessments, etc. A public hearing may be held voluntarily if the governing board wishes to hear from the public on a particular matter. Public hearings are not necessarily conducted at every regular council meeting or even every month. A public notice indicating the date, time, location and subject of each public hearing is posted in advance of the meeting during which the hearing will take place. All public notices are posted on the bulletin boards at Village Hall and the Village Post Office, and are posted on the Village's website. Some public hearings must also be advertised in the local paper, according to statute.

During public hearings, the public is not permitted to discuss items not on the agenda.

from the public. This is difficult for the public. There are reasons why councils typically do not take public comment during the meeting. One reason is because doing so takes time away from other items on the agenda. Another reason is to avoid arguments from taking place during the meeting. Council members are not permitted to respond to complaints or a policy of not responding eliminates this. This does not mean that council is not listening to questions and concerns. Oftentimes, council members will take time after the meeting to discuss items or are referred to Council members and staff are also available to answer questions on the spot. If you do not regularly by reading meeting minutes, you can inquire about anything within the jurisdiction of the Village. Please feel free to call, email or stop by the Village Hall. The statutes allow councils to establish rules for public input.

NEWS & EVENTS

GET THE LATEST UPDATES AND HAPPENINGS ON EVENTS THROUGHOUT THE COUNTY.

LATEST NEWS

12.20.2019
BRUNSWICK COUNTY REMINDS CUSTOMERS ABOUT ADJUSTED SOLID WASTE AND RECYCLING SCHEDULES DURING THE CHRISTMAS HOLIDAY (DEC. 24-26), NEW YEAR'S DAY (JAN. 1)

12.19.2019
NOTICE OF UPSET BID - PARCEL 140EA001

12.19.2019
NOTICE OF UPSET BID - PARCEL 142CH012

12.19.2019
NOTICE OF UPSET BID - PARCEL 142CH012

LATEST EVENTS

01.13.2020
COUNTY OFFICES CLOSED

01.13.2020
PLANNING BOARD

The Dunes and Beach

The dunes of Bald Head Island is a beautiful and fragile habitat that is important to a number of different animals, such as ghost crabs, lizards, grazing deer, and nesting birds. If you've ever heard, "keep off the dunes!", that's mainly for the safety of shorebird nesting areas. Here on Bald Head, we have terns, plovers, sanderlings, and gulls. These birds have stilt-like legs to keep their feathers out of the water!



Sand dunes are the first line of defense on our beaches against strong winds and powerful waves. These large hills of sand are held in place by a net-like system of roots provided by plants such as Sea Oats, Greenbriers, Bitter Sea Beach Grass, Beach Morning Glory, and Pennywort. These plants are low to the ground help them withstand the high winds and salt spray that comes with their proximity to the ocean.

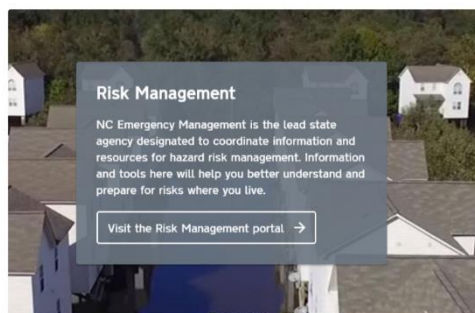
Village's Voice

Bald Head Island

A NEWSLETTER FOR BALD HEAD ISLAND PROPERTY OWNERS



Risk Management



Floodplain Mapping and Management (flood.nc.gov)



Flood Inundation Mapping and Alert Network (FIMAN)

Dear Residents, Property Owners and Friends:

The Village would like to congratulate the candidates who won the 2019 municipal election. Michael T. Brown and Peter C. Quinn both received 101 votes and will be serving four-year terms. Incumbent candidate Kit Adcock received 87 votes and will be serving until 2021 to align with the other Council seat. All three candidates will be sworn-in during the next regular Council meeting on December 13, 2019 at 2:30 p.m. which will be followed by a reception. Everyone is welcome to attend.

Bald Head Woods Coastal Reserve Now Open

The Bald Head Woods Reserve reopened to visitors yesterday (November 17, 2019). It was closed due to Hurricane Dorian. With the opening of this site, all ten NC Coastal Reserve and National Estuarine Research Reserve sites are now open after the storm.

11/15/19 COUNCIL MEETING

If you were unable to attend the November Council meeting, here is an update on several agenda items that were discussed at either the work session or regular meeting:

Lifesaving Award

Three of the four Public Safety Officers who were recognized last month with a Service Above Self Award for their efforts in saving a man who suffered a heart attack during the Old Baldy Run for the Light 5k race in August received Lifesaving Award pins and certificates at the regular meeting. PSO Paul Homick is expected to receive his award next month.

November 19, 2019

Step 3: Formulate Messages

After reviewing the Community Needs Assessment, the PPI Committee reviewed the existing outreach projects and their dissemination methods and developed the following priority messages. Table 11 summarizes each message and the desired outcome. Topics A through F are the CRS Activity 330 Priority Topics and Topics G through J are the additional topics which were identified by the PPI Committee.

The 10 topics identified below are covered by various projects which are listed in Table 12. The three target areas and three target audiences are addressed through these projects.

Table 11 – Topics, Messages, and Outcomes

Topic	Message	Outcome(s)
A. Know your flood hazard	1. Your property is subject to flooding	Increase number of FIRM inquires
	2. Your property is in a repetitively flooded area	Reduce future repetitive loss properties
B. Insure your property	1. You need to buy flood insurance. Your homeowner's policy does not cover flood damage	Increase number of flood insurance policies
	2. Renters should protect contents with flood insurance	Reduce damage to contents
	3. Lower cost Preferred Risk Policies (PRP) are available	Increase number of PRP policies
C. Protect yourself and your family	1. Turn around don't drown	Reduce damages to vehicles, emergency rescuers, and deaths
	2. Know the flood warning signals	Reduce rescues and deaths
D. Protect your property from the hazard	1. Elevate HVAC exterior units	Reduce number of flood damaged HVAC units
	3. Don't throw trash or debris in streams, channels or open bodies of water	Reduce pollution and overbank flow
	3. Grant monies are available to help elevate your home	Increase financial opportunities
E. Build responsibly	1. Get a permit before you start construction	Reduce citations
	2. Know the substantial damage rules	Reduce citations
	3. Keep areas open (setbacks) between homes and property lines	Maintain proper drainage
F. Protect natural floodplain functions	1. Don't dump in storm drains, streams, channels, or open bodies of water.	Improve water quality, reduce pollution, prevent storm drains from clogging
	2. Don't disturb natural floodplain areas	Reduce grading, fill, and earth movement
G. General Preparedness	1. Identify and document your personal belongings	Save important insurance documents, etc. and reduce delays in receiving insurance payments
H. Hurricane Preparedness	1. Prepare a safety checklist and an emergency supply kit	Protect family and reduce damage
I. Flood Education	1. Promote floodplain management and NAI concepts	Reduce damage to buildings and natural floodplain functions
J. Protect Dunes and Marshes	1. Know that dunes and marshes help protect property inland through natural flood mitigation	Reduce potential damage to property

Step 4: Identify Outreach Projects to Convey the Messages

The overall strategy is to make information available to target audiences in a manner that will encourage each audience to adapt behaviors to improve preparedness and decrease future flood damage. Table 12 provides a list of outreach projects which include various public information pieces, website information, and various meetings to homeowner associations, etc. There are 12 projects and initiatives that will be implemented during 2020.

Flood Response Preparations

In addition to projects that are implemented every year, the PPI Committee recommends projects that will be implemented during and after a flood. These 7 projects are drafted and made ready for production and dissemination after a flood warning. These projects are listed at the end of Table 12.

Step 5: Examine Other Public Information Initiatives

The information in Table 10 came from past projects, staff research, and PPI Committee members. The PPI Committee also looked at other CRS activities that the Village of Bald Head Island is implementing which either require publicity or are incorporated as part of implementation of new or existing projects. These other CRS activities include:

- **Activity 320: Map Information Service** – The Village provides timely information to residents on whether their property is located in an SFHA along with other types of flood-related information. See **PII #1 and PII #2**. Activity 330 Flood Protection Brochure will be mailed to the insurance, real estate and lenders within the Village to further enforce the benefits of the 10 PPI topics.
- **Activity 350: Flood Protection Information** – The Village will provide flood-related materials in the public library and will post information on the six CRS priority topics and four additional topics on the Village's website. See **PII #3 and PII #4**.
- **Activity 360: Flood Protection Assistance** – The Village will provide an advice and assistance program to residents who have flooding issues on their property. See **PII #4**. The Village promotes the benefit of this project on the Flood Protection Brochure.
- **Activity 370: Flood Insurance Promotion** – As part of this PPI, the Village provides a Flood Insurance Assessment which identifies the needs to promote flood insurance throughout the village.

Step 6: Implement, Monitor and Evaluate the Program

6.1 Adoption

This PPI become effective May 15th, 2020 via Resolution #2020-0506 when it is adopted by the Village Council. A copy of the Resolution is located in Section 6.3.

6.2 Evaluation

The PPI Committee, along with Village staff, will monitor the projects as they are developed, as well as the results. They will record inputs from PPI Committee members and suggestions from other Village employees and stakeholders participating in the activities. That input will be sent by e-mail to committee members for consideration and evaluation.

The PPI Committee will meet once per year to review the implementation of these projects and initiatives. At that time, the status of the projects will be explained and progress toward the outcomes will be discussed. The Committee will recommend to the appropriate Village offices and the stakeholders who implement projects whether the projects should be changed or discontinued. The Committee will meet

and review the outcomes of each individual activity to change, add, or approve them. Table 12 will be revised as needed. The outcomes and revisions will be submitted as part of the Village's annual recertification package to the CRS and submitted to the Village Council for their review and consideration. A report will be submitted to the Village Council explaining the annual changes to the PPI – projects, messages, and outcomes.

Table 12 – PPI Projects and Initiatives

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
Outreach Projects						
Target Area #1: Special Flood Hazard Area (SFHA) High Risk Flood Zones	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Hurricane Preparedness Topic I Flood Education Topic J Protect Dunes and Marshes	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #1 Mail the updated Flood Protection Brochure to all property owners in SFHA annually	Development Services	Annually	N/A
			OP #2 Place the updated Flood Protection Brochure at 4 locations : Village Hall – 106 Light House Wynd, Bald Head Island, NC 28461 Fire & EMS – 273 Edward Teach Ext, Bald Head Island, NC 28461 Bald Head Assn. – 111 Lighthouse Wynd, Bald Head Island, NC 28461 Post Office – 104 Light House Wynd, Bald Head Island, NC 28461	Development Services	Year-Round	N/A
			OP #3 Place NFIP brochures on the benefits of flood insurance and that insurance can be purchased in an X Zone at 4 locations : Village Hall – 106 Light House Wynd, Bald Head Island, NC 28461 Fire & EMS – 273 Edward Teach Ext, Bald Head Island, NC 28461 Bald Head Assn. – 111 Lighthouse Wynd, Bald Head Island, NC 28461 Post Office – 104 Light House Wynd, Bald Head Island, NC 28461	Development Services	Year-Round	FEMA (NFIP)
			OP #4 Enhance website (CRS Activity 350) to include updated information on the 10 topics, Elevation Certificates, LOMAS, and links to Floodsmart.gov, NCEM, and FEMA.	Development Services	Annually	NCEM and FEMA
Target Area #2: Repetitive Loss Areas	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Hurricane Preparedness Topic I Flood Education Topic J Protect Dunes and Marshes	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #5 Mail the updated Flood Protection Brochure to all property owners in Repetitive Loss Areas annually	Development Services	Annually	N/A

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
Outreach Projects						
Target Area #3: Coastal Erosion Areas	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Hurricane Preparedness Topic I Flood Education Topic J Protect Dunes and Marshes	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #6 Mail the updated Flood Protection Brochure to all property owners in Coastal Erosion Areas annually	Development Services	Annually	N/A
Target Area #4: Entire Community	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Hurricane Preparedness Topic I Flood Education Topic J Protect Dunes and Marshes	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #7 Mail the updated Flood Protection Brochure to all residents in the community.	Development Services	Annually	N/A
			OP #8 Include information on the 10 Topics in Village's Voice newsletter, available to the entire community.	PIO Officer	Annually	N/A
			OP #9 Update the Bald Head Association website to include information on the 10 Topics and links to additional resources, including FEMA and NCEM.	Bald Head Association	Annually	NCEM and FEMA
Target Area/Audience #5: Real Estate, Lending, and Insurance Agents	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Hurricane Preparedness Topic I Flood Education Topic J Protect Dunes and Marshes	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #10 Include a copy of the updated Flood Protection Brochure in the annual CRS Activity 320 Mailing to Realtors	Development Services	Annually	N/A
Bald Head Association	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3	OP #8 also applies to this target audience.	PIO Officer	Annually	N/A

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
Outreach Projects						
	Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Hurricane Preparedness Topic I Flood Education Topic J Protect Dunes and Marshes	F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #9 also applies to this target audience	Bald Head Association	Annually	NCEM and FEMA
Bald Head Island Conservancy	Topic F Protect Natural Floodplain Functions Topic I Flood Education Topic J Protect Dunes and Marshes	F. 1, 2 I. 1 J. 1	OP #11 Publicize the Campus QR Code Tour to encourage residents and visitors to learn about flood protection and natural floodplain functions.	Development Services	Year-Round	Bald Head Island Conservancy
HVAC Contractors	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Hurricane Preparedness Topic I Flood Education Topic J Protect Dunes and Marshes	D. 1, 3 E. 1, 2, 3	OP #12 Develop an informational brochure on the need to elevate HVAC units and electrical equipment, and make this brochure available at 4 locations : Village Hall – 106 Light House Wynd, Bald Head Island, NC 28461 Fire & EMS – 273 Edward Teach Ext, Bald Head Island, NC 28461 Bald Head Assn. – 111 Lighthouse Wynd, Bald Head Island, NC 28461 Post Office – 104 Light House Wynd, Bald Head Island, NC 28461	Development Services	Year-Round	N/A

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
Flood Response Projects						
Flooded property owners and residents	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Hurricane Preparedness Topic I Flood Education Topic J Protect Dunes and Marshes	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	FRP #1 Provide “After a Flood: The First Steps” brochure to flooded property owners which provides information on the dangers of flood water, listen for local warnings, don’t drive through flooded streets, stay healthy (emotional stress), and cleaning up and repairing your home	Development Services	Ready to go before and after a flood	FEMA and American Red Cross
			FRP #2 Provide copies of “Repairing your flooded home” FEMA 234 publication to flooded property owners which provides information on protecting your home from further damage, getting organized, drying out your flooded home, restoring utilities, clean up, rebuilding and preparing for the next flood.	Development Services	Ready to go	FEMA and American Red Cross
			FRP #3 Provide informational flyer on the Village’s Substantial Damage rules	Development Services	Ready to go	N/A
			FRP #4 Provide information on the need for a building permit on the Village’s website and in local news	Development Services	Ready to go	N/A
			FRP #5 Promote the availability and benefits of flood insurance on the Village’s Website and in local news	Development Services	Ready to go	N/A
			FRP #6 Provide FEMA Increased Cost of Compliance Brochure	Development Services	Ready to go	FEMA
			FRP # 7 Flood Protection Brochure in OP#1 copies available to handout before, during and after a flood	Development Services	Ready to go	N/A
			Public Information Initiatives			
All Village of Bald Head Island Residents	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G General Preparedness Topic H Hurricane Preparedness Topic I Flood Education Topic J Protect Dunes and Marshes	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	PII #1 Map Information Service (CRS Activity 320): Provide information on the FIRM and identify repetitive loss areas and other flood information	Development Services	Year-Round	N/A
			PII #2 Publicize the Map Information Service (CRS Activity 320) on the updated Flood Brochure (OP #1) and on the enhanced website (PII #3)	Development Services	Year-Round	N/A
			PII #3 Enhance website (CRS Activity 350) to include updated information on the 10 topics, Elevation Certificates, LOMAS, and links to Floodsmart.gov, Brunswick County Emergency Management, NCEM, and FEMA.	Development Services	Update Annually	Brunswick County, NCEM, and FEMA
			PII #4 Flood Protection Information (CRS Activity 350): Ensure that the local library maintains information on flooding and flood protection, including both LIB – FEMA publications and LPD – locally pertinent documents.	Development Services	Year-Round	Brunswick County Library System
			PII #5 Flood Protection Assistance (CRS Activity 360): Publicize this service on Village’s website and in Flood Protection Brochure	Development Services	Year-Round	N/A

2020-0505

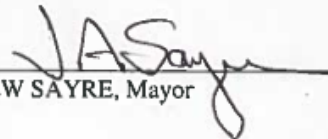
**RESOLUTION OF THE VILLAGE OF BALD HEAD ISLAND
ADOPTING COMMUNITY RATING SYSTEM ACTIVITY PROGRAM FOR PUBLIC
INFORMATION (PPI)**

WHEREAS, the Community Rating System is a part of the National Flood Insurance Program (NFIP) and provides reductions to flood insurance premiums in participating communities based on community floodplain management programs, including public information activities. To receive these premium reductions, communities must implement programs and provide status reports to the NFIP each year; and

WHEREAS, the Village of Bald Head Island, upon due consideration, has determined it to be in the best interest of the Village to adopt the Program for Public Information.


NOW, THEREFORE, BE IT RESOLVED by the Village Council of the Village of Bald Head Island, NC that the "Village of Bald Head Island, NC Program for Public Information (PPI)" attached hereto as **EXHIBIT A** is hereby adopted.

THIS the 15th day of May, 2020.



J. ANDREW SAYRE, Mayor

ATTEST:



DARALYN SPIVEY, Village Clerk



End of Report