



Town of North Topsail Beach
Planning Board Regular Meeting

Thursday, April 10, 2025, at 6:00 PM

Town Hall - 2008 Loggerhead Court, North Topsail Beach, NC 28460

(910) 328-1349 | www.northtopsailbeachnc.gov

Present: Susan Meyer - Chair, Fred Fontana - Vice Chair, Lisa Brown, Teri Ward, Charles "Rusty" Walker - Alternate, Jan Bellamy – Alternate (not voting)

Absent: Keith Wilkerson

I. CALL TO ORDER

Chair Meyer called the meeting to order at 6:00 p.m.

II. ADOPTION OF AGENDA

Ms. Brown made a motion to adopt the agenda. Vice Chair Fontana seconded the motion. The motion passed unanimously, 5-0.

III. APPROVAL OF MARCH 13, 2025, REGULAR MEETING MINUTES

Ms. Ward made a motion to approve the minutes from last meeting. Mr. Walker seconded the motion. The motion passed unanimously, 5-0.

IV. PUBLIC COMMENT

None.

V. NEW BUSINESS

- A. Review of OPERATING STANDARDS FOR EXISTING TRAVEL TRAILER PARKS
Planning Director Hill recommended tabling both items A and B to allow for a complete presentation with feedback from the Town Attorneys and the National Flood Insurance Program (NFIP).
- B. Proposed Text Amendment UDO Art 7 Non-Conversion Agreement requirement
Ms. Ward made a motion to move the New Business A. Reviewing of Operating Standards for Existing Travel Trailer Parks as well as B. Proposed Text Amendment UDO Article 7 Non-Conversion Agreement requirement as asked by Director Hill. Vice Chair Fontana seconded the motion. The motion passed unanimously, 5-0.

VI. DISCUSSION

A. Community Rating System Annual Review
Planning Director Hill reviewed a handout from the North Carolina Department of Crime Control and Public Safety "Effects of Non-Participation in the National Flood Insurance Program." She explained that the Town does not have to participate in the NFIP, but if it does not, some repercussions are:

- No Fannie Mae or Freddie Mac backed mortgages
- No federal or state funded disaster assistance
- No Federal Flood Insurance Policies
- No Federal grants or loans
- No Federal mortgage insurance

This could occur if the Town did not enforce the Federal Flood Regulations codified in the Code of Federal Register (CFR). The Town participates in NFIP, as well as the Community Rating System (CRS) through the adoption of higher standards. Because of this, property owners are awarded a discount on federal flood insurance policies. Ms. Hill gave the Planning Board a report showing the

CRS Class ratings for the CRS eligible communities in North Carolina, noting that only one community scored higher than the Town of North Topsail Beach's CRS Class five rating. She explained that because of the Town's flood maps, flood program, and beach renourishment, seventy-five percent of the Town is now within the Coastal AE Zone, and only about twenty-five percent of the structures are located in the VE Zone. It was previously the opposite. The Town of North Topsail Beach had one thousand two hundred one NFIP policies with annual premiums totaling \$648,660 in 2021, with an average premium of \$540. Planning Director Hill recalled when the average premium was substantially higher, as high as eleven thousand dollars. The current flood insurance policy discount saves each property owner an average of one hundred seventy-nine dollars a year, or two hundred fourteen thousand seven hundred two dollars town wide. Chair Meyer offered that only applies to Federal Flood.

Ms. Ward noted that it did not apply to the Cobra Zone (CBRS).

Planning Director Hill confirmed that it does not include private flood insurance policies required within CBRS, and the Town has no control over those policies. She suggested that as an argument for eliminating CBRS. She explained that the Town has been a good steward in adopting higher standards for floodplain management, volunteering to participate in the CRS program, and achieving the second highest ISO score in the State of North Carolina. She believes the Town should be rewarded.

Ms. Hill explained the last CRS audit and review, which began last August, and concluded in April of this year, which included submission of every Elevation Certificate and V-Zone Certificate for the development projects from the last year. Those certificates must be ninety percent correct. Out of fifty documents submitted, only two percent were correct after the first review. Planning Director Hill requested corrections from seven different surveyors. The resubmitted documents achieved one hundred percent accuracy, speaking to the responsiveness and cooperation of the surveyors who corrected their documents.

Planning Director Hill also explained that the Federal Emergency Management Act (FEMA) established a national violation tracker and CRS discount exclusions. When a structure is in flood violation, the property owner refuses to come into compliance, and a Notice of Violation is issued, the Planning Director may contact FEMA and revoke the property owner's Federal flood insurance policy.

Vice Chair Fontana asked if the Certificate of Occupancy could be removed.

Planning Director Hill said that it was possible but offered a separate arduous tool of requiring a recorded deed restriction stating that the ground-floor enclosure cannot be converted to habitable space with a development application. That document would be revealed during title searches every time that property was sold. This restriction would require an inspection of those properties by the Planning Director every year. She identified that evidence provided in rental listings which shows conversion violations of habitable space within ground-floor enclosures within North Topsail Beach, it has reached a point that this type of enforcement is required.

Ms. Ward asked if that would be applicable to property within the CBRS zone.

Planning Director Hill confirmed that the same flood regulations for personal safety and property safety must be enforced within the entire special flood hazard area.

Chair Meyer stated that the consequences and incentives differ for properties located in NFIP versus CBRS.

Planning Director Hill suggested that was another argument supporting why Congress should remove CBRS from North Topsail Beach, assisting with enforcement. Ms. Hill explained that the goal and intent to work with the Town Attorneys and Town Manager to make the regulation text stronger and more enforceable, to protect the CRS five rating, and to continue the discounts. There was discussion about penalties and inequalities for properties in violation within both CBRS and NFIP.

Planning Director Hill expressed her gratitude for Town Attorneys' assistance with Town Code revision. She also noted that without enforcement of the regulations, the Town could possibly lose NFIP, which occurred in a Florida county after Hurricane Florence when FEMA discovered they were not enforcing the substantial damage and substantial improvement requirements. If the Town takes Federal FEMA money, the Town must enforce the rules for all properties.

Town Attorney Payson, attending virtually, complemented Planning Director Hill on the presentation.

VII. ADJOURNMENT

Ms. Brown made a motion to adjourn. Vice Chair Fontana seconded the motion. The motion passed unanimously, 5-0.

The Planning Board meeting adjourned at 6:33 p.m.

APPROVED

This 12th day of June, 2025



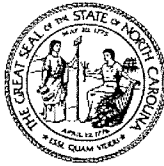
Susan, Meyer, Chair

CERTIFIED

This 12th day of June, 2025



Kate Winzler, Clerk to the Planning Board



North Carolina Department of Crime Control and Public Safety
Division of Emergency Management
Office of Geospatial and Technology Management
Floodplain Management Branch

Michael F. Easley, Governor

Bryan E. Beatty, Secretary

EFFECTS OF NON-PARTICIPATION IN THE NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) is a voluntary program. A community has the right to choose whether or not to participate in the NFIP and regulate development within flood-prone areas designated by FEMA. However, the Federal government will not support development in these hazardous areas through Federal programs if a community chooses not to participate. Federal law imposes certain restrictions on Federal or federally-assisted financing within the flood hazard areas of non-participating communities. State restrictions on hazard mitigation grants and disaster assistance also apply.

FLOOD INSURANCE Flood insurance is not available through the NFIP in a non-participating community. Residents and property owners cannot purchase an NFIP flood insurance policy or renew an existing policy. Existing policies are cancelled at the end of the current policy year.

FEDERALLY-BACKED MORTGAGES No federally-backed mortgages (e.g., FHA, VA, and FmHA) are available for buildings in Special Flood Hazard Areas (SFHAs).

FEDERAL GRANTS AND LOANS No Federal grants or loans may be made for buildings in SFHAs. This includes all Federal agencies such as HUD, FmHA, SBA, and Rural Housing Services.

STATE DISASTER ASSISTANCE Communities are not eligible for State Public Assistance grants to recover from flood damage following State declared disasters.

FEDERAL DISASTER ASSISTANCE No Federal disaster assistance may be provided for the permanent repair or reconstruction of insurable buildings in SFHAs following a Presidential disaster declaration resulting from flooding.

MORTGAGE INSURANCE No Federal mortgage insurance may be provided in SFHAs. This includes FHA, VA, and Rural Economic and Community Development Services.

CONVENTIONAL LOANS Conventional loans (non-federal or private sources of funding) are allowed on real property in SFHAs at the discretion of the lending institution **provided that the lender** (a) notifies the buyer or lessee that the property is in a flood hazard area and (b) notifies the buyer or lessee that the property in the flood hazard area is not eligible for Federal disaster assistance in a declared flood disaster.

IMPLEMENTATION The Flood Insurance Rate Map (FIRM) goes into effect and the flood resistant construction provisions in the NC Building and Residential Codes must be implemented in SFHAs **regardless of whether or not a community participates in the NFIP**. Unregulated construction in SFHAs might become unsaleable in the future due to cost-prohibitive flood insurance rates or the unavailability of mortgage loans.

LIABILITY The local governing body may be **susceptible to liability** by not participating because their action (a) denies the ability of its citizens to purchase flood insurance, (b) does not take positive steps to reduce the exposure of life and property in the face of authoritative scientific and technical data, and (c) may permit unwise development that aggravates flooding.

REAPPLICATION If the community permits development to take place in the floodplain that aggravates the flood hazard, the community will be required to remedy the increased hazard to the maximum extent possible before eligibility can be restored.

HAZARD MITIGATION GRANTS Communities are not eligible to apply for pre- or post-disaster hazard mitigation grants.

Location: 1812 Tillery Place, Suite 105 • Raleigh, NC 27699-4719 • (919) 715-5711

An Equal Opportunity/Affirmative Action Employer

CRS Eligible Communities						
April 1, 2025 Effective Date						
ST	NFIP #	COMMUNITY	ORIGINAL EFFECTIVE DATE	CURRENT EFFECTIVE DATE	CRS CLASS	% DISCOUNT
NC	370190	Farmville, Town of	01-Oct-04	01-May-17	7	15
NC	375349	Forsyth County	01-Oct-93	01-May-08	8	10
NC	370099	Gaston County	01-Oct-11	01-Apr-22	9	5
NC	370100	Gaston, City of	01-Oct-18	01-Oct-18	9	5
NC	370255	Goldsboro, City of	01-Oct-93	01-Oct-24	7	15
NC	375351	Greensboro, City of	01-May-09	01-Oct-24	7	15
NC	370191	Greenville, City of	01-Oct-92	01-Oct-23	5	25
NC	370192	Grifton, Town of	01-Oct-04	01-May-17	7	15
NC	370111	Guilford County	01-Oct-93	01-Oct-18	7	15
NC	370265	Havelock, City of	01-Oct-95	01-Apr-24	7	15
NC	375352	Holden Beach, Town of	01-Oct-91	01-Apr-22	7	15
NC	370478	Huntersville, Town of	01-Oct-20	01-Oct-20	5	25
NC	370133	Hyde County	01-Oct-92	01-Oct-19	8	10
NC	370178	Jacksonville, City of	01-Oct-91	01-Apr-22	8	10
NC	375353	Kill Devil Hills, Town of	01-Oct-91	01-Oct-21	5	25
NC	370145	Kinston, City of	01-Oct-94	01-Oct-24	6	20
NC	370439	Kitty Hawk, Town of	01-Oct-91	01-Oct-02	6	20
NC	370170	Kure Beach, Town of	01-May-15	01-May-15	8	10
NC	370471	Leland, Town of	01-Oct-24	01-Oct-24	7	15
NC	370144	Lenoir County	01-Oct-94	01-Oct-23	7	15
NC	370081	Lexington, City of	01-Oct-93	01-May-08	7	15
NC	375355	Manteo, Town of	01-Oct-91	01-Oct-21	5	25
NC	370158	Mecklenburg County	01-Oct-91	01-Apr-21	5	25
NC	370426	Mesic, Town of	01-May-19	01-Apr-21	8	10
NC	370418	Minnesott Beach, Town of	01-Oct-92	01-Oct-21	8	10
NC	370048	Morehead City, Town of	01-Oct-92	01-Oct-24	5	25
NC	375356	Nags Head, City of	01-Oct-91	01-Apr-22	5	25
NC	370167	Nashville, Town of	01-Oct-94	01-May-05	8	10
NC	370074	New Bern, City of	01-Apr-22	01-Apr-22	8	10
NC	370168	New Hanover County	01-Oct-91	01-Oct-18	7	15
NC	370049	Newport, Town of	01-Oct-92	01-Oct-07	8	10
NC	370466	North Topsail Beach, Town of	01-Oct-92	01-May-17	5	25
NC	370523	Oak Island, Town of	01-Oct-91	01-Oct-20	6	20
NC	375357	Ocean Isle Beach, Town of	01-Oct-92	01-Apr-24	7	15
NC	370340	Onslow County	01-Oct-15	01-Oct-21	8	10
NC	370342	Orange County	01-Oct-11	01-May-17	6	20
NC	370279	Oriental, Town of	01-Oct-92	01-Apr-21	8	10
NC	370181	Pamlico County	01-Oct-92	01-Oct-12	8	10
NC	370344	Pender County	01-Oct-20	01-Oct-20	7	15
NC	370267	Pine Knoll Shores, Town of	01-Oct-92	01-May-13	6	20
NC	370160	Pineville, Town of	01-Oct-91	01-Oct-20	5	25
NC	370372	Pitt County	01-Oct-02	01-Oct-18	8	10
NC	370249	Plymouth, Town of	01-Oct-94	01-Oct-99	8	10

CRS Eligible Communities						
April 1, 2025 Effective Date						
ST	NFIP #	COMMUNITY	ORIGINAL EFFECTIVE DATE	CURRENT EFFECTIVE DATE	CRS CLASS	% DISCOUNT
NC	370243	Raleigh, City of	01-Oct-91	01-Oct-14	10	0
NC	370432	River Bend, Town of	01-May-10	01-May-10	8	10
NC	370092	Rocky Mount, City of	01-Oct-92	01-Apr-24	6	20
NC	370421	Roper, Town of	01-Oct-94	01-Oct-99	8	10
NC	370220	Sampson County	01-Oct-94	01-Oct-99	10	0
NC	370430	Southern Shores, Town of	01-Oct-92	01-May-17	6	20
NC	370028	Southport, City of	01-Oct-91	01-May-20	7	15
NC	370530	St James, Town of	01-Oct-20	01-Oct-20	7	15
NC	370437	Stonewall, Town of	01-Oct-92	01-Apr-21	8	10
NC	375359	Sunset Beach, Town of	01-Oct-91	01-May-20	6	20
NC	370094	Tarboro, Town of	01-Oct-06	01-Oct-11	7	15
NC	370187	Topsail Beach, Town of	01-Oct-92	01-Oct-24	6	20
NC	370438	Vandemere, Town of	01-Oct-92	01-Apr-21	8	10
NC	370368	Wake County	01-Oct-91	01-Oct-96	10	0
NC	370435	Walnut Creek, Village of	01-Oct-14	01-Oct-14	8	10
NC	370247	Washington County	01-Oct-94	01-Apr-21	7	15
NC	370268	Washington Park, Town of	01-Oct-92	01-Oct-07	8	10
NC	370017	Washington, City of	01-Oct-92	01-May-12	7	15
NC	370251	Watauga County	01-Oct-91	01-Oct-22	8	10
NC	370254	Wayne County	01-Oct-93	01-Oct-24	7	15
NC	370464	Whispering Pines, Village of	01-Oct-91	01-Oct-96	10	0
NC	370071	Whiteville, City of	01-Oct-96	01-May-20	9	5
NC	370270	Wilson, City of	01-Oct-91	01-May-16	5	25
NC	375360	Winston-Salem, City of	01-Oct-93	01-May-08	8	10
NC	370193	Winterville, Town of	01-Oct-93	01-Oct-97	10	0
NC	375361	Wrightsville Beach, Town of	01-Oct-91	01-Oct-14	7	15
ND	380149	Bismarck, City of	01-Oct-17	01-Apr-23	7	15
ND	380141	Burlington, City of	01-May-17	01-Oct-23	9	5
ND	380650	Burlington, Township of	01-May-17	01-May-17	8	10
ND	380142	Carpio, City of	01-May-17	01-Oct-23	8	10
ND	380117	Dickinson, City of	01-May-18	01-May-18	9	5
ND	380143	Donnybrook, City of	01-May-17	01-Oct-23	8	10
ND	385364	Fargo, City of	01-May-06	01-Oct-17	5	25
ND	385365	Grand Forks, City of	01-Oct-91	01-Oct-03	5	25
ND	385367	Minot, City of	01-Oct-16	01-Apr-22	6	20
ND	380145	Sawyer, City of	01-May-17	01-Oct-23	8	10
ND	380002	Valley City, City of	01-May-17	01-May-17	9	5
ND	385370	Ward County	01-May-17	01-Oct-23	8	10
OH	390183	Delta, Village of	01-Oct-92	01-Apr-23	10	0
OH	390038	Fairfield, City of	01-Oct-93	01-Apr-22	10	0
OH	390110	Highland Heights, City of	01-Oct-91	01-Oct-92	10	0
OH	390412	Kettering, City of	01-Oct-95	01-Oct-00	8	10
OH	390328	Licking County	01-Oct-93	01-May-09	7	15

CRS Eligible Communities						
April 1, 2025 Effective Date						
ST	NFIP #	COMMUNITY	ORIGINAL EFFECTIVE DATE	CURRENT EFFECTIVE DATE	CRS CLASS	% DISCOUNT
NY	365343	Southampton, Village of	01-Oct-92	01-Oct-93	10	0
NY	360156	Southport, Town of	01-Oct-91	01-Oct-23	7	15
NY	360694	Suffern, Village of	01-May-18	01-May-18	9	5
NY	360595	Syracuse, City of	01-Oct-93	01-Oct-16	7	15
NY	360056	Union, Town of	01-Oct-91	01-Oct-08	8	10
NY	361057	Veteran, Town of	01-Oct-91	01-Oct-96	10	0
NY	360215	Walton, Town of	01-Oct-16	01-Oct-16	8	10
NY	360216	Walton, Village of	01-Oct-16	01-Oct-16	8	10
NY	360157	Wellsburg, Village of	01-Oct-91	01-Oct-23	8	10
NC	370404	Alliance, Town of	01-Oct-92	01-Oct-21	8	10
NC	370032	Asheville, City of	01-Oct-14	01-Oct-14	8	10
NC	370044	Atlantic Beach, Town of	01-Oct-92	01-Oct-93	8	10
NC	370442	Bald Head Island, Village of	01-Oct-20	01-Oct-20	7	15
NC	370183	Bayboro, Town of	01-Oct-92	01-Apr-21	8	10
NC	375346	Beaufort, Town of	01-Oct-94	01-May-17	7	15
NC	370015	Belhaven, Town of	01-Oct-93	01-Oct-22	8	10
NC	370253	Boone, Town of	01-Oct-91	01-Apr-22	6	20
NC	370231	Brevard, City of	01-Oct-92	01-Oct-07	8	10
NC	370295	Brunswick County	01-May-18	01-May-18	8	10
NC	370036	Cabarrus County	01-Oct-91	01-Oct-22	7	15
NC	370039	Caldwell County	01-May-00	01-May-00	9	5
NC	370042	Camden County	01-May-17	01-Oct-24	8	10
NC	370046	Cape Carteret, Town of	01-Oct-93	01-Oct-03	8	10
NC	375347	Carolina Beach, Town of	01-Oct-93	01-Oct-18	6	20
NC	370517	Carolina Shores, Town of	01-May-20	01-May-20	8	10
NC	370043	Carteret County	01-Oct-91	01-Oct-24	9	5
NC	370238	Cary, Town of	01-Oct-92	01-Oct-96	10	0
NC	370391	Caswell Beach, Town of	01-Oct-94	01-Oct-24	8	10
NC	370465	Cedar Point, Town of	01-Oct-92	01-Apr-23	7	15
NC	370159	Charlotte, City of	01-Oct-91	01-Apr-25	2	40
NC	370059	Cherokee County	01-May-13	01-Apr-25	10	0
NC	370263	Clinton, City of	01-Oct-94	01-May-09	8	10
NC	370037	Concord, City of	01-Oct-93	01-Apr-24	7	15
NC	370072	Craven County	01-Oct-91	01-Oct-01	8	10
NC	370443	Creswell, Town of	01-Oct-94	01-Oct-99	8	10
NC	370076	Cumberland County	01-Oct-96	01-Oct-10	8	10
NC	370078	Currituck County	01-Oct-93	01-Apr-22	6	20
NC	375348	Dare County	01-Oct-91	01-Apr-22	6	20
NC	370632	Duck, Town of	01-Oct-11	01-Oct-21	6	20
NC	370085	Durham County	01-Oct-92	01-Oct-08	8	10
NC	370086	Durham, City of	01-May-14	01-Oct-19	7	15
NC	370062	Edenton, Town of	01-Oct-93	01-Apr-22	7	15
NC	370047	Emerald Isle, Town of	01-Oct-93	01-Oct-03	7	15