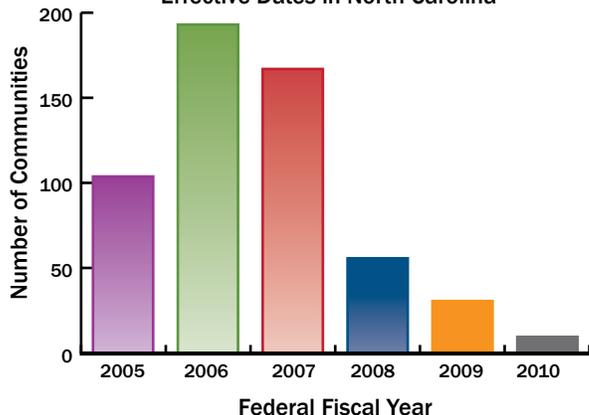


North Carolina Five-Year Plan Summary

COMMUNITY ASSISTANCE PROGRAM – STATE SUPPORT SERVICES ELEMENT

Projected Flood Insurance Rate Map
Effective Dates in North Carolina*



*Currently includes both participating and non-participating communities from Multi-Year Flood Hazard Identification Plan sequencing, Version 1.5, June 2005.

**Percentages may have been rounded to the nearest whole number. The pie chart shows the CAP-SSSE activities the State agency responsible for floodplain management is undertaking in relation to other activities.

PURPOSE

This report is an outcome of the review of the Federal Fiscal Year (FY) 2005-2009 Floodplain Management Work Plans by the Department of Homeland Security's Federal Emergency Management Agency (FEMA). It is intended to show the relationship of Community Assistance Program – State Support Services Element (CAP-SSSE) activities, and resource allocation, the State is undertaking in response to the flood mapping production schedule of Flood Map Modernization, and to highlight the efforts that are underway to achieve the flood loss reduction goals of the National Flood Insurance Program (NFIP).

STATE VISION FOR FLOODPLAIN MANAGEMENT

The North Carolina Floodplain Management Branch provides training for community officials and other professionals; maintains Flood Insurance Study (FIS)/Flood Insurance Rate Map (FIRM) files for staff and public use; cooperates with the North Carolina Floodplain Mapping Program (NCFMP) in scoping, review, and adoption of new maps; assists in enrollment of new communities; promotes participation in the Community Rating System (CRS); supports activities of the North Carolina Association of Floodplain Managers; supports Mitigation Section in mitigation of flood hazards through Hazard Mitigation Grant Program, Pre-Disaster Mitigation, Flood Mitigation Assistance, and other mitigation programs; and responds to needs of communities impacted by disasters.

STATE FLOODPLAIN MANAGEMENT AUTHORITY

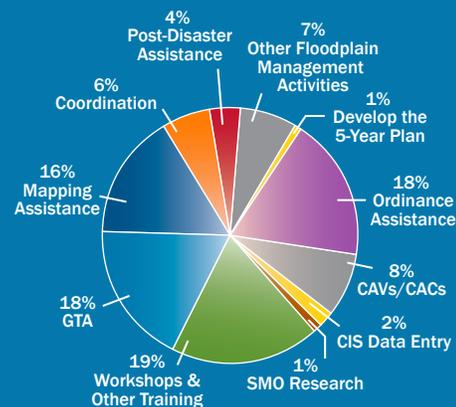
Authorization and implementation of the NFIP within the State of North Carolina is included in North Carolina General Statutes 166-A, North Carolina Emergency Management Act of 1977, North Carolina General Statutes 143-215.51 – 215.61, Floodway Regulation, and by Executive Order of the Governor for the State of North Carolina.

SIGNIFICANT ACCOMPLISHMENTS, STRENGTHS, OR SUCCESS STORIES OF THE FLOODPLAIN MANAGEMENT PROGRAM

North Carolina has a strong history of community participation in the NFIP and CRS, with a relatively high rate of insured properties in the most floodprone communities found in the eastern part of the State. The Division of Emergency Management has a highly qualified mitigation staff, including floodplain management specialists to assist community officials and the public. Location of Floodplain Management within the Division of Emergency Management facilitates coordination of floodplain management with County emergency management. The North Carolina Department of Insurance requires inclusion of flood insurance notices in property casualty policy renewal notices and flood insurance training for Property and Casualty agents. The North Carolina statewide building codes (general construction, residential, and manufactured housing)

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According to the FY 2005-2009 Work Plan, North Carolina will perform the following activities in FY 2005**:



GAP ANALYSIS

***How many Full Time Equivalents (FTEs) are employed for floodplain management in the State agency: **5**

How many additional FTEs are needed to perform floodplain management activities: **3**

What percent/number of floodprone communities participate in the NFIP: **90%/473**

What percent/number of NFIP communities participate in the Community Rating System: **16%/77**

***Referenced from the Association of State Floodplain Managers' Floodplain Management 2003, State and Local Programs



FEMA

North Carolina Five-Year Plan Summary

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require elevation of new and substantially improved structures to the Base Flood Elevation and are administered by State certified inspectors at the community level. The NCFMP is setting new standards for flood hazard mapping, nearing completion of Phase I, initiation of Phase II, and securing funding for Phase III, to complete remapping of the entire State by 2009. The NCFMP is also assuming maintenance of flood maps, thereby assuring timely revision of studies and maps. The North Carolina Association of Floodplain Managers is an active professional organization, providing training for community officials, communication with members, sponsoring the Certified Floodplain Managers program, and advocating various floodplain management issues.

OVER THE NEXT FIVE YEARS, WHERE DOES NORTH CAROLINA FORESEE A SHORTAGE OF RESOURCES?

Frequent natural hazards impacting large geographic areas of the State impose extra responsibilities on limited State and community staff. Turnover of community officials increases difficulty of maintaining competency at the community level. Low level of insurance coverage in some areas makes recovery more difficult in areas impacted by flooding. Limited State staff resources make assistance to community officials and monitoring of community programs difficult.

SIGNIFICANT COOPERATIVE EFFORTS WITH FEDERAL, STATE, OR LOCAL PARTNERS IN SUPPORT OF FLOODPLAIN MANAGEMENT

The Floodplain Management Branch works closely with the Floodplain Mapping Section, participating in Scoping, Basin Plan review, preliminary map review, Preliminary Map (Final) Meetings, Public Meetings, and community adoption of new FIS and FIRMs. The Floodplain Management Branch has primary responsibility for technical assistance to communities for adoption and administration of compliant floodplain management regulations. The Branch provides technical assistance to community officials and the public in utilization of the maps. The Floodplain Management Branch also has primary responsibility to assure participation in the NFIP, enrolling new communities with newly identified Special Flood Hazard Areas.

By participating in all phases of the mapping program, the Branch is able to introduce potential ordinance requirements at the initial scoping meetings. The process is reinforced at each stage of the mapping process, terminating with FEMA's issuance of the Letter of Final Determination. Model ordinances and other guidance are provided to communities to assist in the map adoption and ordinance amendment process.

FEDERALLY DECLARED DISASTERS/EMERGENCIES BY CALENDAR YEAR

NORTH CAROLINA	2004	2005
Federally Declared Disasters	Hurricane Ivan – September 18 Tropical Storm Frances – September 10	Hurricane Ophelia – October 7
Federally Declared Emergency Declarations	N/A	Hurricane Ophelia – September 14 Hurricane Katrina Evacuation – September 5

FLOOD INSURANCE AND LOSS SUMMARY FROM 1978 TO SEPTEMBER 30, 2005

	TOTAL CURRENT POLICIES	TOTAL PREMIUM (\$)**	NUMBER OF CLAIMS***	TOTAL DOLLARS PAID (\$)****
NATIONAL RANKINGS*	114,270	\$57,028,292	58,645	\$706,854,154
	7th	8th	6th	4th

* National ranking based on NFIP NextGen data; ranked from highest to lowest.

** The total amount of premiums for policies in-force.

*** The total number of claims reported.

**** The total amount paid on claims.

ADDITIONAL CONTACTS

FEMA REGIONAL CAP-SSSE COORDINATOR	STATE NFIP COORDINATOR	STATE HAZARD MITIGATION OFFICER	STATE GIS COORDINATOR
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