

Recently, the Town was able, through the work of volunteers and Town employees, to achieve a Class 8 in the Community Rating system (CRS) through FEMA. This lowered rating means that all eligible residents will now get a 10% discount on their annual flood insurance premium. A Class 8 is the highest possible rating for an area such as ours which is subject to extreme wind due to hurricanes and/or severe storms. This was an exhaustive and extremely lengthy process. In fact, the entire process took approximately 3 years after its inception to complete. Below is a quick, and by no means thorough, explanation of what the Town undertook to help its residents.

The first step was a Community Appearance Visit (CAV) by a representative from the North Carolina Department of Emergency Management to our community. This representative came to Town and inspected random properties, and our files of these properties to ensure that the Town was complying with and enforcing our adopted Floodplain Damage Prevention Ordinance. After the initial inspections of key properties and files was complete, we were given a list of all the items on each of these properties that needed to be addressed in order to be fully compliant. Immediately, the Town began the process to meet with each property owner to discuss their property and detail what would need to be done to bring their house and property into compliance.

Many hours, over many months, were spent working with property owners to gain compliance with the requirements set forth in the CAV. Our volunteers, elected officials, and staff were merely the catalyst, the property owners themselves did the “heavy lifting” to make changes to their property to protect them from the damaging effects of flooding. For the few who did not comply, the Town was finally forced to issue a Section 1316 Request to FEMA, which causes the property owner’s flood insurance to lapse. The insurance is not available again until the property owner comes into compliance.

Once the Town issued proof of compliance and/or a Section 1316 Request for all properties which were involved, the Town could start compiling data and verification to show that we were performing “activities” which we receive credit for. These “activities” included, but were not limited to, making residents aware of their flood hazards and the flood hazards in all of River Bend by performing outreach projects; preserving open land and/or wildlife areas which are key to floodplain management by not allowing any type of development to occur; cataloguing all Elevation Certificates for the properties in River Bend; contacting residents in Special Flood Hazard Areas (SFHA) individually to detail their specific flood hazard and what, if any, mitigation techniques were available to them; publicizing a copy of the flood map for River Bend; and providing proof for homes which have mitigated their property to reduce flooding.

After we provided FEMA with all the documentation showing verification of our activities, we simply had to wait for final notification from FEMA that we had been accepted into the program and what our final rating would be. Obtaining a Class 8 was, again, the highest classification we could achieve, but was not easy. Thankfully, the Town has many dedicated volunteers and an exceptional staff who made it all possible.