



**TOWN OF KILL DEVIL HILLS**  
*Land Where Flight Began*

MEMORANDUM

October 12, 2020

TO: Mayor and Board of Commissioners

FROM: Debora P. Diaz, Town Manager

REF: New Business

**1. Flood Insurance Policy Update 2020 and possible action to incorporate into PPI update**

At the August 10, 2020 meeting, the BOC received a report on the Town's NFIP Program for Public Information plan, which included the review and revise priority audience, topics and associated messages, review of completed and incomplete project(s) and new outreach efforts developed by the PPI Committee and presented as part of the PPI update and recertification. Staff was advised on Friday, October 9<sup>th</sup> that the PPI update and recertification, along with the information presented on the PPI at tonight's meeting, must be formally adopted by the Board of Commissioners.

A motion will be in order to adopt the updated Kill Devil Hills Program for Public Information plan presented at the August 10, 2020 meeting, including the Flood Insurance Policy Update 2020 presented at tonight's meeting.

Director of  
Planning and Inspections  
MEREDITH GUNS



Assistant Director of  
Planning and Inspections  
CAMERON RAY

Building Inspector  
MARTY SHAW  
CHARLES THUMAN

Senior Planner  
RYAN LANG

Code Enforcement Officer  
JORDAN BLYTHE

Zoning Administrator  
DONNA ELLIOTT

**THE TOWN OF KILL DEVIL HILLS**  
NORTH CAROLINA

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**PLANNING DEPARTMENT**

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October 12, 2020

Memorandum

To: Board of Commissioners

From: Meredith Guns, Planning Director *MBG*

Subject: Flood Insurance Policy Update 2020

The revised FEMA Flood Maps were adopted in June 2020. As you know the towns and county have established a public outreach encouraging home owners to maintain their flood insurance policy. As part of the Town's Program for Public Information (PPI), information regarding flood insurance policies, premiums, insurance in force, and coverages are included. This is important data to track to realize the effectiveness of our outreach and to realize the coverage that our property owners have in a flooding event. The most current data that is available is from March 24, 2020 (attached), several months prior to the new maps. Staff compared this data with the 2015 (attached) data and here are some highlighted Changes:

- Since 2015 the number of policies has increased in the X Flood Zone by about 13%;
- Since 2015 policies in the AE Flood Zones have decreased approximately 29%;
- Since 2015 policies within the V Zone have decreased approximately 8%;
- Since 2015 the total numbers of Policy in Force has decreased approximately 11%, however the Insurance in force has remained level;
- Average Coverage also remains level for the existing policies approximately \$256,000-257,000 average coverage.

Staff will use the 2020 data to track policies still in effect with the new maps over the next two years. The 2020 data will be incorporated into the PPI along with the PPI Committee updates presented to the Board at this last meeting addressing priority audiences, topics and associated messages, review completed project(s) and incomplete project(s), create new outreach efforts, and overview outreach efforts.



March 24, 2020

Table 1:

**Percentage of Building Insured**

Flood Zone	Policies	Properties	Percentage
X	1296	2341	55.4%
AE	2563	5050	50.8%
VE	63	600	10.5%

Table 2:

**Policy Breakdown As of 3-24-2020**

Structure Type	Number of Policies in Force	Premium	Insurance in Force
Single Family	2,882	\$ 1,541,418.00	\$ 753,490,000.00
2-4 Family	114	\$ 47,805.00	\$ 22,829,500.00
All other Residential	733	\$ 209,221.00	\$ 128,981,100.00
Non-residential	194	\$ 388,115.00	\$ 101,392,200.00
Total	3923	\$ 1,186,559.00	\$ 1,006,692,800.00

Table 3:

**Pre -Firm Policies (3-31-15)**

Flood Zone	Pre Firm	Premium	Insurance in Force
X	202	\$ 161,787.00	\$ 56,065,800.00
AE	273	\$ 266,112.00	\$ 63,209,000.00
VE	19	\$ 86,914.00	\$ 4,840,200.00

Table 4:

**Post -Firm Policies (3-31-15)**

Flood Zone	Post Firm	Premium	Insurance in Force
X	1094	\$ 593,534.00	\$ 319,792,800.00
AE	2290	\$ 903,441.00	\$ 550,907,500.00
VE	44	\$ 174,632.00	\$ 11,707,500.00

Table 5:

**Average Coverage Policy Breakdown**

<b>Structure Type</b>	<b>Number of Policies in Force</b>	<b>Premium</b>	<b>Insurance in Force</b>	<b>Average Coverage</b>
Single Family	2,882	\$ 1,541,418.00	\$ 753,490,000.00	\$ 261,446.90
2-4 Family	114	\$ 47,805.00	\$ 22,829,500.00	\$ 200,258.77
All other Residential	733	\$ 209,221.00	\$ 128,981,100.00	\$ 175,963.30
Non-residential	194	\$ 388,115.00	\$ 101,392,200.00	\$ 522,640.21
Total	3,923	\$ 2,186,559.00	\$ 1,006,692,800.00	\$ 256,613.00

March 31, 2015

Table 1:

**Percentage of Building Insured**

Flood Zone	Policies	Properties	Percentage
X	836	1989	42.03
AE	3478	4376	79.48
VE	96	539	17.81

Table 2:

**Policy Breakdown As of 3-31-15**

Structure Type	Number of Policies in Force	Premium	Insurance in Force
Single Family	3,247	\$ 2,070,672.00	\$ 753,086,400.00
2-4 Family	122	\$ 55,764.00	\$ 18,516,300.00
All other Residential	814	\$ 215,486.00	\$ 126,906,800.00
Non-residential	227	\$ 396,089.00	\$ 108,131,400.00
Total	4,410	\$ 2,738,011.00	\$ 1,006,640,900.00

Table 3:

**Pre -Firm Policies (3-31-15)**

Flood Zone	Pre Firm	Premium	Insurance in Force
X	130	\$ 143,207	\$ 31,443,000
AE	470	\$ 433,286	\$ 94,801,200
VE	39	\$ 111,444	\$ 7,720,500

Table 4:

**Post -Firm Policies (3-31-15)**

Flood Zone	Post Firm	Premium	Insurance in Force
X	706	\$ 427,991	\$ 167,461,200
AE	3008	\$ 1,399,657	\$ 690,611,600
VE	57	\$ 222,426	\$ 14,603,400

Table 5:

**Average Coverage Policy Breakdown**

<b>Structure Type</b>	<b>Number of Policies in Force</b>	<b>Premium</b>	<b>Insurance in Force</b>	<b>Average Coverage</b>
Single Family	3,247	\$ 2,070,672.00	\$ 753,086,400.00	\$ 231,933.00
2-4 Family	122	\$ 55,764.00	\$ 18,516,300.00	\$ 165,324.00
All other Residential	814	\$ 215,486.00	\$ 126,906,800.00	\$ 155,905.00
Non-residential	227	\$ 396,089.00	\$ 108,131,400.00	\$ 476,350.00
Total	4,410	\$ 2,738,011.00	\$ 1,006,640,900.00	