

**RESOLUTION 10-01**

**RESOLUTION ASKING THAT FEMA'S NATIONAL FLOOD INSURANCE PROGRAM (NFIP) SUPPORT FLOOD INSURANCE CLAIMS FOR DAMAGES TO STRUCTURES SUFFERING GRADUAL COASTAL EROSION**

**WHEREAS**, the Federal Emergency Management Agency (FEMA) is responsible for administering the National Flood Insurance Program (NFIP); and

**WHEREAS**, the NFIP does not currently cover damages as a result of gradual coastal erosion; and

**WHEREAS**, many of the nation's coastlines are being developed with homes and vacation resorts with the result being an increasing number of structures built on erosion-prone shores; and

**WHEREAS**, many of the oceanfront structures are facing collapse or damage as the result of this erosion; and

**WHEREAS**, property owners favor leaving their oceanfront structures on the beach and not removing them, even if there is no chance of the structure becoming habitable, as monetary support is not provided until the structure's foundation is submerged in the ocean; and

**WHEREAS**, the Town of Holden Beach supports removal of structures from the oceanfront beach if conditions exist that adversely affect the health, safety and welfare of its residents and visitors; and

**WHEREAS**, there would be strong incentive for property owners to remove their endangered oceanfront structures in a much more expeditious and safe manner if the NFIP supported flood insurance claims as soon as a structure becomes uninhabitable.

**NOW, THEREFORE, BE IT RESOLVED**, that the Holden Beach Board of Commissioners does hereby request that FEMA's National Flood Insurance Program respond favorably to flood insurance claims filed by property owners with structures damaged as a result of gradual coastal erosion.

**AND, BE IT FURTHER RESOLVED**, that the Holden Beach Board of Commissioner does hereby call upon coastal counties and towns of North Carolina to join with them in the request that FEMA's National Flood Insurance Program support flood insurance claims for damages as a result of gradual coastal erosion.

This the 12<sup>th</sup> day of January, 2010.

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J. Alan Holden, Mayor

ATTEST:

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Heather Finnell, Town Clerk