



INSURANCE SERVICES OFFICE, INC.

545 WASHINGTON BOULEVARD, JERSEY CITY, NJ 07310-1686

April 27, 2007

Mr. Andy Garman, Planner
Town of Nags Head
P.O. Box 99
Nags Head, NC 27959

Dear Mr. Garman:

This is to advise that I am recommending to the Federal Emergency Management Agency (FEMA), by copy of this letter, that the Community Rating System (CRS) Classification for Nags Head retrograde from the current CRS Class 6 to CRS Class 8 effective October 1, 2007.

This anticipated retrogression is due to the most recent Building Code Effectiveness Grading Schedule (BCEGS) survey that resulted in a BCEGS classification of 7/7. As you are aware, a prerequisite for a community to attain/retain a CRS Class 7 or better requires a BCEGS Class of 6/6 or better.

When your community regains the appropriate BCEGS rating, I will work with you to help your community restore the appropriate CRS credits and classification.

Please let me know if I can be of any assistance in this effort or can answer any questions regarding the CRS.

Sincerely,

William L. Trakimas, CFM
Flood Technical Coordinator

c: Mr. Charlie Cameron, Interim Town Manager
Mr. Brad Loar, FEMA Region IV
Mr. William Lesser, FEMA CRS Program Manager
Ms. Mandy Todd, ISO/CRS Specialist