

# The Shoreline

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September 2013



Richard Seale takes a turn at the huge lobster cooker at last year's Lobster Fest.

## Lobster Fest

By Phyllis Makuck

The Ninth Annual Lobster Fest will take place at St. Francis by the Sea Episcopal Church in Indian Beach, 920 Salter Path Road, on Saturday, October 19, from 12 to 4 p.m. As in past years, it will be a great excuse for a dinner party with family and friends either at home or at the church.

Live lobsters are hand selected and delivered to the church directly from Maine. On-site cooks prepare them to go and for meals served at the church. A complete lobster dinner, including potato salad, coleslaw and homemade dessert, is \$24. Add a cooked lobster to an eat-in dinner or take cooked lobsters home for \$19 each. If you are feeling more adventuresome, you can get live lobsters for \$16 each and cook them at home. As those who have had St. Francis' lobsters in past years will tell you, they are large—at least 1 ½ lbs. each—and exceptionally good.

The best way to ensure you will get one is to purchase tickets in advance by October 11. You may get tickets from a parishioner or by phone—240-2388 (church office) or 354-5859 (Linda Davies). Also, this year, those who bought tickets in the past will receive order forms in the mail.

Special delivery is available upon request for orders of ten or more. If you are picking up take-out orders, it is best to arrive before 3 p.m.

## Flood Insurance Rate Reform Is Coming

By John Brodman

According to the Federal Emergency Management Agency (FEMA), floods are the number one natural disaster in the United States. In the past, since most homeowners' insurance policies did not cover floods, property owners who experienced a flood often found themselves financially devastated and unable to rebuild. Congress created the National Flood Insurance Program (NFIP) in 1968 to fill that gap. As part of the bargain, communities in flood-prone areas were to adopt special flood hazard area maps and tougher standards for new construction and development that were designed to limit the damage from future floods. Already-existing homes and businesses, however, were allowed to remain as they were, and many of these older (pre-flood map) properties became eligible to obtain flood insurance at lower, subsidized rates that usually did not reflect the properties' true flood risks. In addition, as the initial NFIP flood-risk profiles for many communities were updated and revised over the years, often with new flood maps, many homes and businesses that had been built in compliance with the standards in existence at the time of their construction were allowed to keep their lower NFIP flood insurance premiums, even in areas where the risk of flood was revised upward. This "grandfathering" approach within the NFIP prevented premium rate increases for existing properties even when the flood risk in those areas increased.

About 5.6 million U.S. households, businesses and communities have NFIP flood insurance policies that provide flood insurance protection for about \$1.25 trillion worth of property. In recent years, the NFIP has been plagued by a



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