

Building Is One Big Game Of 'May 1?'

BY MARJORIE MEGIVERN

You've visited the South Brunswick Isles, fallen in love with them and can't resist the urge to own your own bit of paradise on or near the water.

Or you're a Brunswick County resident who's saved carefully over many years and is now ready to build your first home.

What a delightful prospect! However, that emotional urge, even coupled with well-thought-out plans for investing in a nest aren't enough to get through the house construction trauma with your sanity intact.

You need to know and follow all the rules of the game.

Leaving aside your financing and architectural plans, the world of permits is a separate hassle for the home builder. Like the childhood game, 'May 1?', a series of approving documents allows you to advance in the building process.

It's complicated. Permit requirements depend on whether you're in an unincorporated area, whether you're within 500 feet of any water, or which community you'll call home.

Brunswick County's building inspection department in the government complex permits you if your construction is being done outside any town. In such cases you'll need the following permits for a single-family residence: building, electrical, plumbing and mechanical. Fees for these vary and the permits are issued only to state-licensed contractors or the homeowner if you're doing your own work.

But before you can ask 'May I advance?' with the building permit, however, you must first obtain a septic tank permit if you aren't building in an area blessed with a sewer system. This permit, issued by the health department after an inspection of the septic tank site, costs \$20.

Another prerequisite may be a permit from the Coastal Area Management Act office of the state. The \$25 CAMA permit is required for any construction in an Area of Environmental Concern, which is within 75 feet of estuarine waters and canals, 500 feet of the ocean.

For building in unincorporated areas, this application is made in the county planning department, and there's a wait of 10-15 days for the permit.

Your only other hurdle as a county homeowner is the matter of flood insurance, for which all of Brunswick County has been approved.

If you secured your loan through any federal institution, you must

have this coverage, whether you're building in a town or an unincorporated area.

The requirements for national flood insurance vary based on geography, but are extremely rigid, according to Dwight Carroll, Holden Beach building inspector.

"You sometimes have to have your pilings 16 feet in the ground, and sometimes the bottom of your house must be at least 19 feet above sea level," he said.

Carroll spelled out three simple steps to house construction inside the

city limits of an incorporated town.

"First you need a CAMA permit," he said. "Then the septic tank permit from the health department, then a building permit that includes the plumbing, electrical and heating and air conditioning."

Carroll noted, "Everything (except the septic tank permit) is handled right here in town. We take the CAMA application and send it on to Wilmington."

While all the beach communities of Holden, Ocean Isle and Sunset Beach, and Calabash, have the same

hoops for you to jump through, there are variables as to what you can build in each town.

Druid Roberson, building inspector for Ocean Isle Beach, pointed out an example of the differing rules. "On Holden you can only cover 35 percent of your lot and on Sunset, only 30 percent, while on Ocean Isle we allow 36 percent coverage," he said.

"However," he went on, "we don't let them build as big a house. They can have only 36 percent of it as heated area."

The differences arise from the fact

that Ocean Isle alone of the beach communities has a sewer system. Even there, 25 percent of the residences, those on the East end, still use septic tanks, Roberson said.

In playing the 'May 1?' game, then, in one of these towns, you should consult the individual building codes, then begin the permit process outlined above.

If all this is a little daunting, just envision your finished product, your very own home, designed especially for you, and with your very own mortgage and drawer full of paperwork!



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Below are properties listed for sale through our company. Please call us on these or any other properties for sale in the Holden Beach area.

Oceanfront Cottages

- 101 Ocean Blvd. East, 3 BR, 2 baths, 55.8 ft. lot, zoned R2 \$125,000.
- 110 Ocean Blvd. East, 3 BR, 2 baths, furnished, 55.8 ft. lot \$119,500.
- 539 Ocean Blvd. West, 4 BR, 2 baths, furnished \$129,500.
- 597 Ocean Blvd. West, 6-BR, 3-bath duplex, all amenities, furnished \$249,900.
- 1013 Ocean Blvd. West, 6 BR, 3½ baths furnished, all amenities \$310,000.
- 511 Ocean Blvd. West, 6-BR, 4-bath duplex, furnished, all amenities \$281,000.
- 359 Ocean Blvd. West, 4 BR, 2 baths, furnished, all amenities \$169,900.
- 751 Ocean Blvd. West, 4 BR, 2 baths \$144,900.
- Sea Oats Villas, Unit 102, 2 BR, 2 baths, all amenities \$77,500.
- Holden Beach West, 6-BR, 4-bath duplex, 73.27 ft. lot, all amenities \$275,000.

Second Row Cottages

- 162 Ocean Blvd. West, cottage located on 50x130 lot with beach access very close. Furnished, basic beach Just \$55,900.
- 466 Ocean Blvd. West, 3 BR, 2 baths, furnished, all amenities \$128,500.
- 368 Ocean Blvd. West, 4 BR, 2 baths, furnished, all amenities, GREAT OWNER FINANCING \$110,000.

Canal Cottages

- 134 Sailfish Dr., 3 BR, 2 baths, never rented, 1½ years old. Furnished, all amenities, enclosed 2-car garage, fireplace, contemporary design \$140,000.
- 142 Tarpon Dr., 4 BR, 2 baths, C/H/A, dishwasher, furnished \$138,500.
- 128 Raleigh St., 3 BR, 2 baths, furnished, all amenities \$104,900.
- 115 Scotch Bonnet, 4 BR, 2 baths, furnished, all amenities \$117,900.
- 120 Greensboro St., 3 BR, 2 baths, furnished, all amenities \$127,500.
- 112 Lions Paw, 4 BR, 2 baths, furnished, all amenities \$97,500.
- 106 Charlotte St., 4 BR, 2 baths, furnished, all amenities \$125,000.

Waterway

- 316 Sand Dune Lane, 4 BR, 2 baths, furnished, C/A, W/D \$134,500.



Dune Cottages

- 264 Brunswick Ave., Unit B, 3 BR, 2 baths \$77,500.

Mainland Properties

- Cherrywood Subdivision, 3-BR, 2-bath doublewide \$43,900.
- High Meadows Estates, 3-BR, 2-bath home on 6.5 acres \$125,000.
- Colonial Heights, Ash, Lots 50-200 ft. wide, per lot \$3,500.
- High Meadows Estates, Lot with 70 ft. marsh frontage. 210 ft. deep \$7,700.
- High Meadows Estates, Lots 2 and 3 of Section 7 each \$6,000.
- High Meadows Estates, Lot 4, Section III \$7,700.
- Sea Breeze Estates, 3-BR, 2-bath warrantied mobile home overlooking waterway \$59,000.
- Downtown Shallotte, 100 ft. on Hwy. 17, water, sewer \$125,000.
- Downtown Shallotte, approx. 248 ft. road frontage, per front ft next to Shallotte Electric \$1,500
- Mt. Pisgah Church Rd., 3-BR, 1-bath home on approx. 2.58 acres \$65,000.
- Hernando's Hideaway, 2 lots on Davis Drive, per lot \$5,555.

Oceanfront Lots

- 883 Ocean Blvd. West \$124,500.
- 1053 Ocean Blvd. West \$124,500.
- 1135 Ocean Blvd. West, 58.75 ft. \$134,500.
- 102 Ocean Blvd. East, 55.8 ft. \$125,000.
- Holden Beach West, Lot 44, 104.05 ft. \$205,000.
- Holden Beach West, Lot 40, 116.73 ft. \$224,000.

Second Row Lots

- 1162 Ocean Blvd. West \$45,500.
- 1134 Ocean Blvd. West \$38,900.

Canal Lots

- 138 Tarpon Dr., septic tank installed, new bulkhead, 50x100 \$55,000.
- 188 Sailfish Dr., canal/waterway combination, 50x150 lot, 4-BR septic permit \$75,000.
- 111 Swordfish Dr., 75 Ft. \$62,500.
- 111 Raleigh St., 3-BR septic tank already on site \$58,500.
- 124 Fayetteville St. \$58,000.

Dune Lots

- 111 Frigate St. \$32,500.
- 313 Sand Dune Lane, 4-BR septic tank permit \$31,500.

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