APPLICATION FOR

# CAMA MINOR DEVELOPMENT PERMIT

**In 1974, the North Carolina General Assembly passed the Coastal Area Management Act (CAMA) and set the stage for guiding development in fragile and productive areas that border the state's sounds and oceanfront. Along with requiring special care by those who build and develop, the General Assembly directed the Coastal Resources Commission (CRC) to implement clear regulations that minimize the burden on the applicant.**

**This application for a minor development permit under CAMA is part of the Commission's effort to meet the spirit and intent of the General Assembly. It has been designed to be straightforward and require no more time or effort than necessary from the applicant. Please go over this folder with the Local Permit Officer (LPO) for the locality in which you plan to build to be certain that you understand what information he or she needs before you apply.**

**Under CAMA regulations, the minor permit is to be issued within 25 days once a complete application is in hand. Often less time is needed if the project is simple. The process generally takes about 18 days. You can speed the approval process by making certain that your application is complete and signed, that your drawing meets the specifications given inside and that your application fee is attached.**

**Other permits are sometimes required for development in the coastal area. While these are not CAMA-related, we urge you to check with the Local Permit Officer to determine which of these you may need. A list is included on page two of this folder.**

**We appreciate your cooperation with the North Carolina Coastal Management Program and your willingness to build in a way that protects the resources of our beautiful and productive coast.**

**Coastal Resources Commission**
**Division of Coastal Management**

APPLICATION: _____

LOCALITY: _____

PERMIT ISSUED USING STATIC LINE EXCEPTION?
YES ☐ NO ☐

Locality _____ Permit Number _____

Ocean Hazard _____ Estuarine Shoreline_____ ORW Shoreline _____ Public Trust Shoreline_____ Other _____

*(For official use only)*

**GENERAL INFORMATION**

**LAND OWNER**

Name _____

Address _____

City _____ State _____ Zip_____ Phone _____

Email _____

**AUTHORIZED AGENT**

Name _____

Address _____

City _____ State _____ Zip_____ Phone _____

Email _____

**LOCATION OF PROJECT:** (Address, street name and/or directions to site. If not oceanfront, what is the name of the adjacent waterbody.) _____

**DESCRIPTION OF PROJECT:** (List all proposed construction and land disturbance.) _____

**SIZE OF LOT/PARCEL:** _____ square feet _____ acres

**PROPOSED USE:** Residential ☐ (Single-family ☐ Multi-family ☐ ) Commercial/Industrial ☐ Other ☐

**COMPLETE EITHER (1) OR (2) BELOW (*Contact your Local Permit Officer if you are not sure which AEC applies to your property*):**

**(1) OCEAN HAZARD AECs: TOTAL FLOOR AREA OF PROPOSED STRUCTURE:** _____ square feet (includes air conditioned living space, parking elevated above ground level, non-conditioned space elevated above ground level but excluding non-load-bearing attic space)

**(2) COASTAL SHORELINE AECs:** SIZE OF BUILDING FOOTPRINT AND OTHER IMPERVIOUS OR BUILT UPON SURFACES: _____ square feet (includes the area of the roof/drip line of all buildings, driveways, covered decks, concrete or masonry patios, etc. that are within the applicable AEC. Attach your calculations with the project drawing.)

**STATE STORMWATER MANAGEMENT PERMIT:** Is the project located in an area subject to a State Stormwater Management Permit issued by the NC Division of Water Quality?
YES_____ NO_____

If yes, list the total built upon area/impervious surface allowed for your lot or parcel: _____ square feet.

**OTHER PERMITS MAY BE REQUIRED**: The activity you are planning may require permits other than the CAMA minor development permit, including, but not limited to: Drinking Water Well, Septic Tank (or other sanitary waste treatment system), Building, Electrical, Plumbing, Heating and Air Conditioning, Insulation and Energy Conservation, FIA Certification, Sand Dune, Sediment Control, Subdivision Approval, Mobile Home Park Approval, Highway Connection, and others. Check with your Local Permit Officer for more information.

**STATEMENT OF OWNERSHIP:**

I, the undersigned, an applicant for a CAMA minor development permit, being either the owner of property in an AEC or a person authorized to act as an agent for purposes of applying for a CAMA minor development permit, certify that the person listed as landowner on this application has a significant interest in the real property described therein. This interest can be described as: (check one)

____an owner or record title, Title is vested in _____, see Deed Book _____ page _____ in the _____ County Registry of Deeds.

____an owner by virtue of inheritance. Applicant is an heir to the estate of _____ ; probate was in _____ County.

____if other interest, such as written contract or lease, explain below or use a separate sheet & attach to this application.

**NOTIFICATION OF ADJACENT PROPERTY OWNERS:**

I furthermore certify that the following persons are owners of properties adjoining this property. I affirm that I have given **ACTUAL NOTICE** to each of them concerning my intent to develop this property and to apply for a CAMA permit.

(Name) (Address)

(1) _____

(2) _____

(3) _____

(4) _____

**ACKNOWLEDGEMENTS:**

I, the undersigned, acknowledge that the land owner is aware that the proposed development is planned for an area which may be susceptible to erosion and/or flooding. I acknowledge that the Local Permit Officer has explained to me the particular hazard problems associated with this lot. This explanation was accompanied by recommendations concerning stabilization and floodproofing techniques.

I furthermore certify that I am authorized to grant, and do in fact grant, permission to Division of Coastal Management staff, the Local Permit Officer and their agents to enter on the aforementioned lands in connection with evaluating information related to this permit application.

This the _____ day of_____, 20 ___

_____

Landowner or person authorized to act as his/her agent for purpose of filing a CAMA permit application

***This application includes:*** *general information (this form), a site drawing as described on the back of this application, the ownership statement, the Ocean Hazard AEC Notice where necessary, a check for $100.00 made payable to the locality, and any information as may be provided orally by the applicant. The details of the application as described by these sources are incorporated without reference in any permit which may be issued. Deviation from these details will constitute a violation of any permit. Any person developing in an AEC without permit is subject to civil, criminal and administrative action.*

# BUILDING ON THE OCEANFRONT

**An Informational Guide for Property Owners Building in Ocean Hazard Areas**

## Understanding Ocean Hazard Areas

Ocean Hazard Areas are designated due to their high vulnerability to natural forces such as hurricanes, storm surge, long-term erosion, and shifting shorelines. These areas include oceanfronts, inlets, and erosion-prone beaches and are categorized as Ocean Erodible Areas, Inlet Hazard Areas, Unvegetated Beach Areas, or State Ports Inlet Management Areas of Environmental Concern (AECs) based on location and shoreline characteristics. Building in these AECs requires extra care, guided by well-established rules from the Coastal Resources Commission (CRC) to protect both property and public safety.

## Why Specific Rules Exist

Structures in these AECs are at significantly higher risk of damage or destruction due to natural events. To reduce this risk, North Carolina's Coastal Area Management Act (CAMA) requires careful placement of buildings through regulated setbacks and other development standards.

## Setbacks and Why They Matter

A setback is the minimum distance a structure must be located from the oceanfront (usually measured from the stable and natural vegetation line as determined by DCM/Local Permitting Officer). It is calculated using the long-term average annual erosion rate at your location, multiplied by a factor based on the size of your structure. The minimum setback is 60 feet.

These setbacks help reduce risk by placing buildings further away from erosion zones, protecting your structures from loss.

## Why You Should Care

Barrier islands are constantly shifting, and in some cases, the shoreline can erode many feet landward during a single storm. Building further inland offers better protection for your investment, as many structures constructed too close to the shore have been lost to the ocean before reaching their expected lifespan.

## Permit Conditions & Requirements

When you’re issued a CAMA permit to build along the oceanfront, be aware that:

- There is no guarantee of structure safety.
- The CRC/DCM assumes no liability for any storm or erosion damage.
- If imminently threatened, structures must be relocated, dismantled, or may be eligible for temporary protection using sandbags.

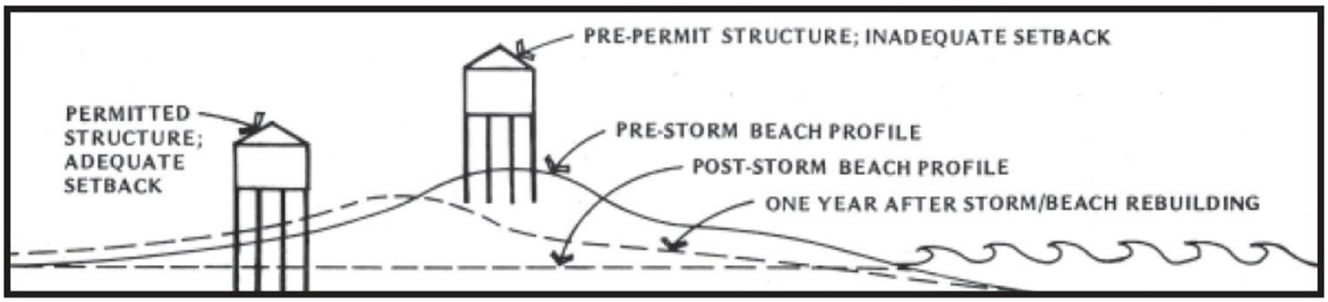
## When Must Setbacks Be Re-Measured?

If construction is delayed or a major storm significantly alters the shoreline before development begins, setbacks may need to be re-verified before building can begin. It is important to consult CRC rules and either your CAMA Local Permitting Officer or DCM Representative to ensure all setback requirements are met prior to the start of construction.

## How Can You Protect Your Investment?

Shoreline protection rules largely prohibit the use of measures like seawalls, jetties, groins, bulkheads, and revetments. However, certain methods such as beach nourishment, temporary sandbags, sand fencing, beach bulldozing and structure relocation may be permittable under specific conditions.

# OCEAN HAZARD AREA NOTICE




**Before you build, know your property and its specific risk characteristics:**

1. The long-term average annual erosion rate where your property is located is _____ feet per year and requires a _____ foot setback for your _____ square foot structure. This rate is updated every 5 years and established using a combination of aerial imagery, mean high water data, and statistical analysis.

2. Erosion rates are a measure of historic erosion and are not a prediction of future erosion.

3. Ocean shorelines can erode suddenly due to storms, or chronically due to natural processes. Erosion can be minor or severe and may be temporary or permanent.

4. This location may be subject to storm surge and ocean overwash with wave action.

**Permit Officer Contact and Property Information**

_____ _____

*CAMA Local Permit Officer* *Phone Number*

_____ _____

*Locality* *Property Owner Name*

_____ _____

*Email* *Property Address*

By signing below, you acknowledge that you've read this notice and reviewed the relevant CRC guidance. It's important to confirm current erosion rates and setbacks with the Local Permit Officer (LPO) and to remember that permits are valid for three years. Before beginning construction, take time to recheck site conditions, and be aware that work should not begin or continue if the permit has expired. This helps ensure your project stays compliant and protects your investment.

_____

Property Owner Signature Date

# SITE DRAWING/APPLICATION CHECKLIST

Please make sure your site drawing includes the following information required for a CAMA minor development permit. The Local Permit Officer will help you, if requested.

**PHYSICAL DIMENSIONS**

_____ Label roads
_____ Label highways right-of-ways
_____ Label local setback lines
_____ Label any and all structures and driveways currently existing on property
_____ Label adjacent waterbody

**PHYSICAL CHARACTERISTICS**

_____ Draw and label normal high water line (contact LPO for assistance)
_____ Draw location of on-site wastewater system

If you will be working in the ocean hazard area:
_____ Draw and label dune ridges (include spot elevations)
_____ Draw and label toe of dunes
_____ Identify and locate first line of stable vegetation (contact LPO for assistance)
_____ Draw and label erosion setback line (contact LPO for assistance)
_____ Draw and label topographical features (optional)

If you will be working in a coastal shoreline area:
_____ Show the roof overhang as a dotted line around the structure
_____ Draw and label landward limit of AEC
_____ Draw and label all wetland lines (contact LPO for assistance)
_____ Draw and label the 30-foot buffer line

**DEVELOPMENT PLANS**

_____ Draw and label all proposed structures
_____ Draw and label areas that will be disturbed and/or landscaped
_____ Note size of piling and depth to be placed in ground
_____ Draw and label all areas to be paved or graveled
_____ Show all areas to be disturbed
_____ Show landscaping

**NOTE TO APPLICANT**

Have you:

- completed all blanks and/or indicated if not applicable?
- notified and listed adjacent property owners?
- included your site drawing?
- signed and dated the application?
- enclosed the $119 fee?
- completed an AEC Hazard Notice, if necessary? (Must be signed by the property owner)

**FOR STAFF USE**

Site Notice Posted _____ Final Inspection _____ Fee Received _____

Site Inspections

_____ _____

_____ _____

_____ _____

Date of Action: Issued _____ Exempted _____ Denied _____ Appeal Deadline (20 days from permit action) _____

# AGENT AUTHORIZATION FOR CAMA PERMIT APPLICATION

Name of Property Owner Requesting Permit: _____

Mailing Address: _____

_____

Phone Number: _____

Email Address: _____

I certify that I have authorized _____,
Agent / Contractor

to act on my behalf, for the purpose of applying for and obtaining all CAMA permits

necessary for the following proposed development: _____

_____

at my property located at _____,

in _____County.

*I furthermore certify that I am authorized to grant, and do in fact grant permission to Division of Coastal Management staff, the Local Permit Officer and their agents to enter on the aforementioned lands in connection with evaluating information related to this permit application.*

**Property Owner Information:**

_____
*Signature*

_____
*Print or Type Name*

_____
*Title*

_____/_____/_____
Date

This certification is valid through _____/_____/_____

**N.C. DIVISION OF COASTAL MANAGEMENT**
**ADJACENT RIPARIAN PROPERTY OWNER NOTIFICATION (MINOR PERMIT)**
CERTIFIED MAIL, RETURN RECEIPT REQUESTED or HAND DELIVERED

_____
Date

_____
Name of Adjacent Riparian Property Owner

_____
Address

_____
City, State Zip

To Whom It May Concern:

This correspondence is to notify you as a riparian property owner that I am applying for a CAMA Minor permit to _____ on my property at _____, in _____ County, which is adjacent to your property. **A copy of the application and project drawing is attached/enclosed for your review.**

If you have no objections to the proposed activity, please mark the appropriate statement below and return to me as soon as possible. If no comments are received within 10 days of receipt of this notice, it will be considered that you have no comments or objections regarding this project.

If you have objections or comments, please mark the appropriate statement below and send your correspondence to:
Ray Powe, Town of Oak Island, 4601 E. Oak Island Dr., Oak Island, NC 28465, or rpowe@oakislandnc.gov

If you have any questions about the project, please do not hesitate to contact the Town's CAMA LPO:
Ray Powe, (910) 201-8052, or by email at raypowe@oakislandnc.gov.

Sincerely,

_____ _____
Property Owner's Name Telephone Number

_____
Address City State Zip

_____ I have no objection to the project described in this correspondence.
_____ I have objection(s) to the project described in this correspondence.

_____ _____
Adjacent Riparian Signature Date

_____ _____
Print or Type Name Telephone Number

_____
Address City State Zip

*Revised August 2026*

**TIPS FOR ADJACENT RIPARIAN OWNER NOTIFICATION**

CAMA Regulations require notice of proposed development to the Adjacent Riparian Property Owners (15A NCAC 7J.0204(b)(5)). Proof of actual notice (a sign-off by the owner on this form) or certified mail return receipts (showing *delivery* of notice) are needed, or any other method which satisfies the Local Permit Officer (LPO) that a good faith effort has been made to provide notice.

The purpose of this notice is to make adjacent riparian property owners aware of the proposed development so that they have an opportunity to provide comments (or potentially object to) the proposed development, and to give DCM or the LPO an opportunity to consider these comments/objections before a permit decision is made. "Permission" of adjacent property owners is not necessarily required for DCM or the LPO to issue a permit. It is in the applicant's best interest to provide comprehensive and accurate notice so that any concerns or objections can be resolved early in the permit review process. In addition, if the adjacent riparian property owner appeals the permit decision, insufficient notice could be a basis for granting such an appeal.

**Who is an Adjacent Riparian Property Owner?**

**What is Adjacent?** (Note: DCM reads this broadly to ensure comment by potentially impacted neighbors)

- A property that shares a boundary line with the site of proposed development; AND
- A property that fronts a natural or manmade waterbody that is connected to coastal waters and can support some form of navigation, even a kayak or canoe, including a common canal system or a manmade basin.
- Easement holders? Yes, if the easement could be impacted by the proposed development.
- Streets/Roads? Only if the street/road could be impacted by the proposed development. This might include street-ends which might be used for parking and beach access.
- Holders of recognized submerged lands claims/shellfish franchises.

**What is Riparian?**

Do the boundaries of the adjacent property legally intersect with the water at mean high tide? If there is a question about whether an adjacent property is considered "riparian," please reach out to DCM Staff or the LPO- especially on the oceanfront beach where there may be undeveloped parcels on the beach or in the water.

**Who/What is a Property Owner?**

For private individuals (or families), send notice to the address listed on the tax card. If the property is owned by an Inc. or LLC, please send notice to the person listed as the registered agent on the NC Secretary of State's Corporations Look Up site: https://www.sosnc.gov/search/index/corp. For Condominiums or neighborhoods with an owners' association (HOA/POA), send notice to the association (which is usually a corporation, for which you send notice to its registered agent).

**What is Notice, and how do I ensure it is received?**

- You can meet with your adjacent property owner, provide a description or drawing of the proposed development, and ask them to sign this form and return it to DCM or the LPO; OR
- You can hand-deliver this form and a description or drawing, and ask your neighbor to return it to DCM or the LPO (consider providing them with a stamped envelope); OR
- You can mail this form by USPS Certified Mail, return receipt requested (the Green Card). If you choose this option, you must provide either the signed & returned green card OR track the certified mail package number on USPS.GOV's online tracking system, and provide the tracking print-out as proof of delivery to DCM or the LPO

If you have any questions about this process, please reach out to the LPO, DCM Staff and DCM Legal Counsel and we will work to answer your questions.