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KURE BEACH — Time may finally be up for New Hanover County's southernmost condominium complex.

Though The Riggings at the southern tip of Kure Beach survived Hurricane Bertha's wrath mostly intact, state officials say the ocean may have undermined one of the 12-unit buildings enough to cause it to topple.

A gaping hole has replaced sand and exposed the foundation and pilings under the oceanfront side of the southern building.

And despite protection from hundreds of huge sandbags, waves crashed through three units on the bottom floor during the hurricane, sending seaweed and driftwood into living rooms.

The edge of the three-story building now sits precariously on a tiny erosion-induced cliff.

And sand in front of a similar oceanfront building to the north was eroded 30 feet in some places by the storm. Though the northern building's foundation is still stable, officials doubt either structure would survive another pounding by the sea.

"The erosion didn't go that far, but it doesn't have to," said Kure Beach Building Inspector Bill Hanna. "There is a lot of pressure on those buildings."

Officials are waiting for a structural engineering report to determine if the southern building is safe to live in. The report should be completed today.

"The problem is the ocean came through the bottom floor," Mr. Hanna said. "If the bottom floor is unsafe, that doesn't say much for the top floor."

The condos are not the only oceanfront structures that suffered from erosion during the storm. Four Kure Beach houses were undermined to various degrees, Mr. Hanna said.

Despite the erosion, The Riggings property manager, Mike Bledsoe, credited the sandbags with protecting the property from further damage.

"If the bags hadn't been there, we would be gone," Mr. Bledsoe said.

Property owners placed the black and tan bags in front of the buildings several years ago to keep the ocean at bay.

Owners also considered moving the condos to the other side of U.S. 421 but rejected that idea because of the high cost and because the sandbags appeared to be working.

The state now allows sandbags to be used only for temporary erosion control and they must be removed within five years. But the existing Riggings' bags can remain permanently because they were installed before stricter coastal regulations took effect, said Tere Barrett of the state Division of Coastal Management.

However, many of the sandbags were destroyed or moved during the storm. And any new bags placed in front of the complex would be limited by the new rules, Ms. Barrett said.

Regulators are still trying to decide if the repair of existing bags would require a new permit.

But the condition of the buildings, especially the southernmost, may make the question moot.

"That structure is so undermined, I don't know if sandbags can protect it," Ms. Barrett said. "I don't know how much good sandbags will do."

The Riggings' owners face an even more serious problem: based on new coastal regulations, if it costs more than 50 percent of a building's value for repair, the structure must meet more rigid setback rules.

That would force the southern building to be moved across the street, Ms. Barrett said.

Even a proposed Kure Beach renourishment project might not help. To protect a natural coquina outcropping on the nearby beach, the plan doesn't call for building dunes in front of the condos.