



# NEW BERN



## CITY OF NEW BERN

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### **New Community Rating Means You Could Save \$\$\$ on Flood Insurance Premiums**

In a letter to the City Manager this month, the Federal Emergency Management Agency congratulated the City on its acceptance into the National Flood Insurance Program's (NFIP) Community Rating System (CRS). The CRS is a voluntary program that recognizes and encourages community floodplain management that exceeds national minimum standards. The City applied for acceptance into the program in May of this year.

The CRS program assigns a class rating to cities, towns and counties who apply based on their level of floodplain management activity. Classes are rated from a 10 to a 1, with 1 being the highest. The City of New Bern has been assigned a Class 8 rating. According to FEMA, most communities enter the program at a class rating of 9 or 8. As the community engages in additional mitigation activities, its residents become eligible for increased NFIP policy premium discounts. Each class improvement produces a 5% greater discount on flood insurance premiums for properties in the Special Flood Hazard Area (SFHA). In total, due to New Bern's Class 8 rating, policyholders will see a 10% discount on their flood insurance premiums. The reductions take effect on most issued or renewed policies effective on or after April 1, 2022.

"I am thankful to our staff for their hard work in pursuing and achieving this designation on behalf of the City," said Foster Hughes, City Manager. "This is a significant step toward improving New Bern's resilience to hazards and storm events. And it is proof that when many hands and minds come together, we can improve our community today and continue those benefits into tomorrow."

The CRS program outlines three goals used to score and reward communities for their floodplain management efforts: to reduce flood damage to insurable property, strengthen and support the insurance features of the NFIP and encourage a comprehensive approach to floodplain management and hazard mitigation. This scoring mechanism is similar to the fire insurance rating system which determines how well local fire departments protect their communities and homes.

The City of New Bern scored well in 9 of the 19 community credit calculations, including:

- Elevation Certificates: Credit is provided for having written construction certificate management procedures for all new and substantially improved/substantially damaged buildings.
- Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community offering flood depth data, historical flood information, and information on natural floodplain functions. The service is publicized annually, and records are maintained.
- Outreach Projects: Credit is provided for a targeted outreach project. This project is disseminated annually.
- Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards.
- Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Craven County Library. Credit is also provided for floodplain information displayed on the community's website.
- Open Space Preservation: Credit is provided for preserving approximately 23 percent of the Special Flood Hazard Area (SFHA) as open space.
- Higher Regulatory Standards: Credit is provided for enforcing regulations that require freeboard for new construction and substantial improvement, and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 4/4 and regulations administration.
- Flood Data Maintenance: Credit is provided for maintaining and using additional map data in the day-to-day management of the floodplain.

"I commend your community's actions and your determination to lead your community toward disaster resilience," wrote John Lyons, Branch Chief of the Flood Plain Management Division in his congratulatory letter. "This commitment enhances public safety and property protection, helps preserve the natural functions of floodplains, and reduces flood insurance premiums."

The NFIP was created in 1968 and provides federally backed flood insurance within communities that enact floodplain regulations. The CRS program was developed in 1990 as a way to recognize and encourage floodplain management. New Bern's participation in the program automatically renews each year if there are no NFIP noncompliance actions.

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