

August 1, 2022

RE: **REMINDER** - Flood Insurance Policy Holders - Benefits of Participating in the National Flood Insurance Program and Community Rating System

Orange County has been a member of the National Flood Insurance Program (NFIP) since approximately 1976. As part of this program the County chose to voluntarily participate in the Community Rating System (CRS) program in an effort to assist local residents with the cost of securing flood insurance.

CRS is a voluntary, incentive-based program, part of the NFIP that recognizes and encourages community floodplain management activities exceeding minimum established development standards. It is through the adoption and enforcement of these 'heightened' development restrictions that local property owners can receive a savings on their flood insurance premiums.

On December 13, 2011, the NFIP (on the behalf of FEMA) awarded Orange County a CRS Class score of eight (8), thus allowing for a discount on flood insurance premium rates for policy holders. On April 1, 2017, the County was awarded a CRS Class score of six (6), resulting in a further discount of approximately 10% on flood insurance premiums.

On May 12, 2022, the County was re-awarded its CRS Class score of six (6), resulting in a continued total discount of 20% on flood insurance premiums for most NFIP policies issued or renewed on or after October 1, 2022. This savings is a tangible result of the flood mitigation activities that Orange County implements to protect lives and reduce property damage.

For more information on our program and flood development services, please refer to the Orange County webpage at: <http://www.co.orange.nc.us/1325/FloodplainManagement>

Property owners can receive the aforementioned discount due to Orange County's efforts in achieving the three central goals of the CRS program:

1. Reduce flood losses,
2. Facilitate accurate insurance rating, and
3. Promote the awareness of flood insurance.

As a result of continued participation in the CRS program, and maintaining program initiatives, all existing flood insurance premiums for structures located within a floodplain are subject to the aforementioned twenty percent (20%) percent discount. Orange County is committed to bolstering our flood hazard mitigation program in a effort to ensure affordable flood insurance for local residents. While we are unable to guarantee further reductions in

insurance rates, we will continue our efforts to ensure preservation of the existing CRS rating and the aforementioned discount opportunity.

As indicated herein you are receiving this letter because, according to our records, you currently have a flood insurance policy on your property. This is an annual reminder sent by the Department to encourage you to review your current insurance policy and existing coverage thresholds with your insurance agent to ascertain what discounts are available and if they are sufficient. If you have not completed a comprehensive review of your policy in several years, staff encourages you to do so now.

Staff would also like to remind you we still provide assistance, with respect to existing flood regulations and FIRM data, on the following:

- a. Base Flood Elevation(s), as denoted on the most recent Federal Insurance Rate Map (FIRM), for your property,
- b. Maps denoting the 100 and 500 year floodplain(s) on property,
- c. Archived FIRMs data,
- d. Cross section elevations at selected locations,
- e. Parcel lines,
- f. Zoning and watershed overlay designations,
- g. Topographic contour detail for your property at two, five, and ten foot intervals,
- h. Approximate location(s) of structure(s) utilizing aerial photographic data,
- i. Any FIRM adjustment approved through the Letter of Map Amendment (LOMA) or Letter of Map revision (LOMR) process, and
- j. Elevation Certificates for certain parcels.

As a reminder, Orange County is in the process of preparing for an update to our official FIRM maps. More information will be sent as to the anticipated date/time of the public hearing where the revised FIRM maps are to be adopted.

Copies of the pending flood map data are available at the County Planning office or by visiting the North Carolina Flood Risk Information System (FRIS) webpage at: <http://fris.nc.gov/fris/Home.aspx?ST=NC>. Planning staff will be more than happy to meet individually with any interested property owner to continue to review the current and future status of your property with respect to the implementation of the new FIRM maps.

Should you have any further questions please call me at (919) 245-2575.

Sincerely,

Christopher Sandt, P.E.
Staff Engineer