



Orange County Planning & Inspections Department

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Flood Insurance Rate Maps (FIRM) and Community Rating System (CRS)

Orange County has been a member of the National Flood Insurance Program (NFIP) since approximately 1976. In 1968, Congress created the NFIP to help provide a means for property owners to financially protect themselves from the possible damage of structures resulting from flood events. The program is intended to supplement typical homeowner insurance policies, which do not cover damage to structures resulting from a flood. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates, specifically through the adoption and enforcement of regulations designed to mitigate/reduce flood risk, in the program.

Flood Insurance Rate Maps (FIRM)

Part of the 'regulations' at our disposal are Flood Insurance Rate Maps (FIRM) denoting those areas of the County that are susceptible to flooding. The County utilizes these maps to verify the anticipated 'elevation' of flood waters during a storm event and works with property owners to ensure structures are not located in areas where flooding is a possibility. Through the enforcement of our flood damage prevention regulations, the County requires incorporation of design standards (i.e. elevation of structures and utilities, installation of flood vents, prohibition of specific activities, etc.) in an effort to reduce the risk of loss during a flood.

Flood data can be accessed either on the County website:

<https://gis.orangecountync.gov/orangencgis/default.htm>

Additionally, flood map information can be viewed at the Flood Risk Information System (FRIS) website: <https://fris.nc.gov/fris/>

Community Rating System (CRS)

As part of this initiative, the County chose to voluntarily participate in the Community Rating System (CRS) program in an effort to assist local residents secure affordable flood insurance. CRS is a voluntary, incentive based program, which is part of 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 receive a savings on their flood insurance premiums. As part of our participation within the CRS program, the County is required to demonstrate those program activities we are engaging in to satisfy CRS requirements. These 'activities' include:

- Maintaining databases within identified flood prone areas;
- Restricting and/or prohibiting development within identified flood prone areas;
- Public outreach and education through annual mailings, the holding of information sessions for local resident to discuss floodplain regulations, and the offering of mapping services (i.e. creating maps denoting areas of property encumbered by existing floodplain) to local residents and property owners;
- The maintenance of elevation certificates for flood prone property; and
- Requiring the incorporation of flood hazard mitigation techniques when developing property