

News Release

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Discounts Increase for Durham Flood Insurance Policy Holders

Durham Achieves Class 7 Rating Resulting in Potential 15% Discounts

DURHAM, N.C. – Durham residents who own or rent a home in a special flood hazard area may soon benefit from an increased discount on their flood insurance.

Thanks to the efforts of several City of Durham departments, some federally backed flood insurance policies now qualify for a 15% discount. The City's Public Works Department coordinates Durham's participation in the National Flood Insurance Program Community Rating System (CRS). The CRS rewards cities with incentives for exceeding minimum requirements for the flood insurance program and for encouraging floodplain management activities that reduce the risk of flood losses.

According to Stormwater Infrastructure Group Engineer Graham Summerson with the Public Works Department's Stormwater and GIS Services Division, the hard work of many staff members over several years will help Durham residents with flood insurance policies save money. "The previous six years in Durham were extreme – perhaps unprecedented– in terms of precipitation and flooding with 2016 and 2018 being the two costliest years in the 40-year history of flood insurance claims in Durham," Summerson said. "Coincidentally, as a result of federal legislation, flood insurance rates increased substantially during this same period. The higher CRS rating for Durham benefits residents who experience flood damage and pay for flood insurance."

In 2015, the City entered the CRS as a Class 8 Community. With support from the City-County Planning and Inspections Departments, Public Works has worked for several years to improve to a Class 7 rating, which increases the discounts from 10% to 15% for policies at renewal beginning October 1, 2019. Activities that helped Durham improve its CRS rating include:

- 1% Future Conditions Floodplain Mapping – credit for mapping future conditions floodplain and using this higher standard for floodplain development review.
- More robust and successful hazard mitigation program – currently administering two grant projects removing high risk structures from the floodplain; staff was instrumental in documenting flood losses and Durham County disaster declaration after Hurricane Florence.
- Stormwater Maintenance – high-priority site inspection and maintenance program to reduce flood risk.
- Stormwater Development Review – credit for program of development standards and maintenance program for stormwater quantity and quality devices.

Properties located outside of special flood hazard areas will continue to qualify for the City's 5% CRS insurance discount. Premiums for these preferred risk policies are already much lower than rates for full-risk policies.

For more information about the CRS ratings, visit <https://www.fema.gov/national-flood-insurance-program-community-rating-system>. Residents with questions are encouraged to contact their insurance agents directly.

To find out if a property is within a special flood hazard area, contact the [Durham City-County Development Services Center](#) by email at DSCFloodplain@durhamnc.gov or call (919) 560-4137.

About the City of Durham Public Works Department Stormwater and GIS Services Division

The [Stormwater and GIS Services Division](#) with the City of Durham Public Works Department is guided by the City's [Strategic Plan](#) goals of sustainable, natural, and built environment and innovative and high-performing organization. Activities include storm drainage design and plans review; inspecting and maintaining City-owned drainage systems; enforcing stormwater ordinances and regulations; education and outreach; stream monitoring, restoration, and watershed master planning; maintaining multiple layers of the City's geographic information; and stormwater billing. To learn more, follow on [Facebook](#) and [Twitter](#).

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