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Craven County Property Owners to See Lower Flood Insurance Rates

NEW BERN, N.C. — The Craven County Planning Department has improved its Community Rating System (CRS) designation from Class 8 to Class 7. Craven County property owners in unincorporated areas will now see a 15% discount on their flood insurance premiums, up from a 10% discount previously. Craven County has been a designated Class 8 community since 2004. Steve Garrett, North Carolina's State National Flood Insurance Program Coordinator, presented the new CRS Certification at the November 3, 2025 Board of Commissioners meeting.

The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages higher community floodplain management practices that exceed the minimum requirements of the National Flood Insurance Program (NFIP). Over 1,500 communities participate in the program nationwide. The primary purpose of the CRS program is to increase the community's resilience to future flooding events through flood mapping, community outreach, record keeping, and higher regulatory development standards for properties in a regulatory flood zone.

Regulatory standards that the County participates in include 2' freeboard requirement, annual flood brochures, hazard disclosures, repetitive loss/severe repetitive loss mapping, stormwater management, community outreach projects, and flood map information services.

"A large portion of our County lies in the floodplain, and we are committed to ensuring best practices to protect our community from flood impacts. I commend our Planning Department for its commitment to continuous improvement," said Craven County Manager Jack Veit.



Steve Garrett, State NFIP Coordinator (Left); Jason Frederick, Assistant Planning Director (Right)