



News Release

For Immediate Release

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Attached Graphics/Photo

None

City of Bismarck Floodplain Management Improves Flood Insurance Premium Discount for City, ETA Residents

BISMARCK, ND—Floodplain management activities implemented by the City of Bismarck are increasing a discount available on flood insurance premiums for most flood insurance policies issued or renewed after April 1, 2023 within the city limits and the Extraterritorial Zone (ETA) of Bismarck.

Individuals who have existing flood insurance premiums or plan to purchase flood insurance should contact their insurance provider for more information about this 15 percent discount. The applicable National Flood Insurance Program (NFIP) Community ID (CID) for Bismarck and ETA residents is 380149. The discount has increased from 10 percent to 15 percent due to improved class rating, following the Federal Emergency Management Agency's approval to move from a Class 8 to a Class 7 rating within the Community Rating System (CRS) program.

These savings are a tangible result of Bismarck's floodplain management activities to protect lives and reduce property damage.

Bismarck Emergency Management serves as the CRS Coordinator for the City of Bismarck, and worked closely with the Insurance Services Office (ISO) and City departments including Community Development, Engineering, GIS, Public Works, Bismarck Veterans Memorial Public Library, and City Administration to provide evidence



of floodplain management activities. Activities that receive CRS credit are organized under four categories: Public Information, Mapping and Regulations, Flood Damage Reduction, and Warning and Response. Example activities that contribute to the CRS class rating include the city's Multi-Hazard Mitigation Plan, stormwater management, watershed master planning, public information and outreach, mapping and flood data maintenance, and providing annual flood mitigation progress reports and other flood resource information via the city's website: <https://www.bismarcknd.gov/1466/Flood-Resources>.

The Community Rating System (CRS) program recognizes and encourages a comprehensive approach to floodplain management. Communities that meet and exceed the minimum requirements of the National Flood Insurance Program (NFIP) are eligible to apply to become a CRS community at no cost to the community. The City of Bismarck is one of more than 1,500 communities participating in the voluntary CRS Program since 2017.

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