

NC Homeowners Territories

Territory	Counties/Cities Located in this Territory	Rate increase/decrease
110	Beach areas in Currituck, Dare and Hyde Counties	9.8%
120	Beach areas in Brunswick, Carteret, New Hanover, Onslow and Pender Counties	9.8%
130	Coastal areas in Currituck, Dare, Hyde and Pamlico Counties	4.5%
140	Eastern Coastal areas of Brunswick, Carteret, New Hanover, Onslow & Pender Counties	9.8%
	Eastern Coastal area zip codes: 28403, 28404, 28405, 28406, 28407, 28408, 28409, 28410, 28411, 28412, 28422, 28428, 28443, 28445, 28459, 28460, 28461, 28462, 28467, 28468, 28469, 28470, 28480, 28511, 28516, 28520, 28524, 28528, 28531, 28532, 28533, 28539, 28553, 28557, 28570, 28577, 28579, 28581, 28584, 28589	9.8%
150	Coastal areas in Beaufort, Camden, Chowan, Craven, Jones, Pasquotank, Perquimans, Tyrell & Washington Counties	2.5%
160	Western Coastal areas of Brunswick, Carteret, New Hanover, Onslow & Pender Counties	3.5%
	Western Coastal area zip codes: 28401, 28402, 28420, 28421, 28425, 28429, 28435, 28436, 28447, 28448, 28451, 28452, 28454, 28456, 28457, 28466, 28478, 28479, 28518, 28521, 28540, 28541, 28542, 28543, 28544, 28545, 28546, 28547, 28555, 28574, 28582	3.5%
170	Gates and Hertford Counties	1.5%
180	Bertie, Greene, Martin, Pitt, and Wayne Counties	4.5%
190	Duplin and Lenoir Counties	9.8%
200	Columbus County	4.5%
210	Edgecombe and Wilson Counties	4.5%
220	Cumberland County	3.5%
220	Sampson County	3.5%

230	Bladen and Robeson Counties	3.5%
240	Franklin, Halifax, Johnston, Nash, and Northampton Counties	3.5%
250	Harnett, Hoke, and Scotland Counties	2.5%
260	Granville, Person, Vance, and Warren Counties	2.5%
270	Cities of Durham and Raleigh	3.5%
270	Durham and Wake Counties	3.5%
280	Chatham and Orange Counties	2.5%
290	Lee and Moore Counties	2.5%
300	Anson, Montgomery, and Richmond Counties	1.5%
310	Cities of Greensboro and Winston-Salem	3.5%
310	Caswell County	3.5%
310	Alamance, Forsyth, and Guilford Counties	3.5%
310	Davie, Rockingham, Stokes, and Surry Counties	3.5%
320	Davidson and Randolph Counties	1.5%
320	Cabarrus and Rowan Counties	1.5%
330	Yadkin County	1.5%
340	City of Charlotte	3.5%
340	Mecklenburg and Union Counties	3.5%
340	Alexander, Iredell, Stanly, and Wilkes Counties	3.5%
350	Gaston County	1.5%
350	Cleveland, Lincoln, and Rutherford Counties	1.5%
360	Alleghany, Ashe, Buncombe, Burke, Caldwell, Catawba, Henderson, McDowell, Polk, Watauga, and Yancey Counties	1.5%
370	Avery and Mitchell Counties	1.5%
380	Haywood, Madison, Swain, and Transylvania Counties	1.5%
390	Cherokee, Clay, Graham, Jackson, and Macon Counties	-0.1%