

- Each year a community class 1-9 must recertify that it is continuing to implement the activities for which credit has been provided.
- Designate a CRS Coordinator to attend the CRS workshop in your area.
- Your community will thank you.

For more information about the Community Rating System address your questions to the offices below:

STATE OF FLORIDA
 Charles Speights
 Department of Community Affairs
 State NFIP Coordinator
 2740 Centerview Drive
 Tallahassee, Florida 32399
 (904) 487-4915

Danny Hinson
 ISO Commercial Risk
 Services, Incorporated
 4070 Boulevard Center Drive
 Jacksonville, Florida 32207
 (904) 396-5901

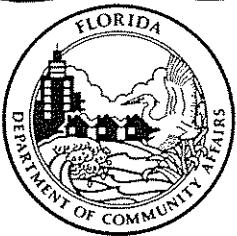
NATIONAL FLOOD INSURANCE PROGRAM

COMMUNITY RATING SYSTEM



NFIP/CRS

Help Your
 Community Lower
 Their Flood
 Insurance Rates:
 Apply For
 CRS Credit



Department of Community Affairs
 Linda Loomis Shelley, Secretary

Division of Emergency Management

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FEMA REGION IV
 1371 Peachtree Street, NE
 Suite 700
 Atlanta, Georgia 30309
 (404) 853-4400

South Florida and West Coast
 Robert E. McBeth
 (404) 853-4408

Northeast and Central Florida
 Steven Randolph
 (404) 853-4420

Northwest Florida
 Michael L. Smiley
 (404) 853-4428

An Opportunity

A local government can apply for CRS credits to reduce flood insurance rates within its jurisdiction.

CRS is a voluntary program which benefits your community by:

- Reducing flood losses.
- Facilitating accurate insurance rating.
- Promoting the awareness of flood hazard and the availability of flood insurance.

In the past flood insurance rates have been the same in all participating communities. Now, the CRS program has an incentive to recognize communities which do more than enforce the minimum regulatory standards.

The Advantages

The CRS activities can have a great impact on the insurance premium base, flood damages, flood insurance claims, and federal disaster assistance payments. Below are the reasons:

1. Reduction in flood insurance rates:

Rate Class	Rate Reduction%	Credit Points Required
1	45	4,500 +
2	40	4,000 - 4,499
3	35	3,500 - 3,999
4	30	3,000 - 3,499
5	25	2,500 - 2,999
6	20	2,000 - 2,499
7	15	1,500 - 1,999
8	10	1,000 - 1,499
9	5	500 - 999
10	0	0 - 499

2. Increased public safety.
3. Reduction of damages to property and public.
4. Avoidance of economic disruption and losses.
5. Reduction of human suffering.
6. Protection of the environment.

Criteria To Apply

- Community must be part of the regular NFIP program in good standing.
- Community must agree to maintain FEMA Elevation Certificates for all new and substantially improved buildings in the floodplain.
- If identified as a "Repetitive Loss Community" (ten or more properties) must develop a flood mitigation plan for those properties.
- Submit evidence that it is implementing CRS activities worth a minimum of 500 credit points.
- Application must be submitted between October 1 and December 15. The application reviews and verification visits by FEMA and ISO will be completed the following year. Then points will be calculated.

BrevCo Flood Insurance Stats (12/31/09):

Policies in force:	28,042
Standard policy (SFHA)	18,227
Preferred Risk (non SFHA)	9,815
Coverage in force:	\$ 7,011,465,400.00
Annual premiums paid:	\$10,123,939.00
Current BrevCo CRS rating:	Class 7
Flood insurance premium discount:	15% (SFHA) 5% (non SFHA)
Annual savings to BrevCo citizens:	<u>\$1,164,249.54</u>

Frank N. Skarvelis, CFM
Brevard County Floodplain Administrator
Legislative Director - Florida Floodplain Managers Association