



Santa Rosa County Public Information ■ 4499 Pine Forest Road ■ Milton, Florida ■ 32583 ■ (850) 983-5254

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Contact: Joy Tsubooka
Public Information Officer
(850) 983-5254, (850) 393-8304 Cell
joyt@santarosa.fl.gov

***Santa Rosa Flood Rating Improves to a Class 5
-County Mitigation Efforts Save Property Owners \$1.1 Million Annually-***

Santa Rosa County's Community Rating System or CRS, has improved from a Class 6 to a Class 5 in the National Flood Insurance Program. The improvement can mean up to a 25 percent discount for residents in the premium cost of flood insurance for NFIP policies. Santa Rosa is one of only 13 communities in the state of Florida to be awarded the Class 5 designation. There are no other communities in Florida with a higher CRS rating, and only nine in the nation have earned a higher rating. The reduction is expected to save property owners county-wide an additional estimated \$219,680 annually. With the increased discounts, property owners in Santa Rosa County now save a combined \$1.1 million each year on flood insurance premiums.

The activity that most significantly accounted for the classification improvement was the development of the Santa Rosa County Multi-Jurisdictional Flood Mitigation Plan adopted in February, which scored higher than any previous flood mitigation plan in the history of the CRS program nationwide. The plan was developed by the Santa Rosa County Flood Mitigation Task Force, a group composed of a broad spectrum of community stakeholders and county staff, with the assistance of CRS Max Consultants, Inc. The task force conducted meetings for six months analyzing and evaluating the community's flood hazard and making a variety of recommendations to mitigate the hazard.

The class improvement results in a 25 percent flood insurance reduction for flood insurance policy holders in the special flood hazard areas of unincorporated Santa Rosa County issued on or after October 1, an average savings of \$51 per year. Homeowners should contact their insurance provider or Santa Rosa County Floodplain Manager Karen Thornhill at (850) 981-7029 to find out if they qualify for the discount. Residents can also check their flood zone classification online at www.santarosa.fl.gov/gis by selecting "Interactive GIS Mapping System." Once in the mapping program, enter the home's address and select "flood zones" under the map layer tab to view the letter classification rating.

FEMA established CRS two decades ago as a means of reducing the cost for damage from floods, the one hazard that consistently ranks highest in property damage throughout the nation. By rewarding communities that actively work to mitigate, or reduce, the flood hazard costs through varied activities ranging from code revisions, to storm water drainage projects, to community education, FEMA is able to encourage communities to be "flood smart." The reward comes in the form of reductions in flood insurance premiums. A local government that is particularly proactive in reducing the flood hazard in its community actually returns money to its residents and businesses through flood insurance rate reductions. Brad Loar, FEMA, Region IV, Mitigation Division Director is expected to make a presentation on the improvements to the board of county commissioners in December or January.

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