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FEMA Congratulates County for Flood Rating Improvements

Brad Loar, FEMA, Region IV, Mitigation Division Director congratulated the Santa Rosa County Board of Commissioners on improving their CRS Rating from a Class 6 to a Class 5 at their Thursday, Mar. 22 board meeting. Santa Rosa is one of only 14 communities in the state of Florida to be awarded the Class 5 designation, placing it in the top five percent in Florida and top six percent in the nation. A class 5 rating results in up to a 25 percent discount for residents in the premium cost of flood insurance for National Flood Insurance Program policies. With the increased discounts, property owners in Santa Rosa County now save a combined \$1.1 million each year on flood insurance premiums, an average additional savings of \$51 per year per household.

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.

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.

