

Santa Rosa County Development Services
Floodplain Management
6051 Old Bagdad Hwy, Room 202
Milton, FL 32583



CRS- What does it MEAN?

Development Services

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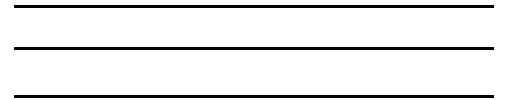
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FLOOD PLAIN MANAGEMENT



ONE TEAM, ONE GOAL, ONE MISSION

Created: July, 2011

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

1. Reduce flood losses;
2. Facilitate accurate insurance rating; and
3. Promote the awareness of flood insurance.

All this is great, but what does this mean to the average citizen? Well it comes down to lower flood insurance costs, safer structures, better flood maps, and being better prepared in the event of a disaster.

For CRS participating communities, flood insurance premium rates are discounted in increments of 5%; i.e., a Class 1 community would receive a 45% premium discount, while a Class 9 community would receive a 5% discount (a Class 10 is not participating in the CRS and receives no discount). The CRS classes for local communities are based on 18 creditable activities, organized under four categories:

1. Public Information,
2. Mapping and Regulations,
3. Flood Damage Reduction, and
4. Flood Preparedness.

Currently the classes are:

- ..# Santa Rosa County unincorporated Areas – including the Town of Jay is a class 6
- ..# City of Milton is a class 8
- ..# City of Gulf Breeze is a class 8

The first percentage shown under "Premium Discounts" reflects the insurance premium reduction for properties in the SFHA. These areas include flood zones VE and AE. The second percentage shown reflects the insurance premium reduction for properties in "X" zones in which the property owners have voluntarily elected to purchase flood insurance.

Santa Rosa County, City of Milton, City of Gulf Breeze and the Town of Jay are actively working to not just maintain our CRS Class but to improve it, thereby improving the discount you our citizens receive on your flood insurance. As well as activities that will keep you, your family and property safe, reducing the damages from floods that do occur, mitigating properties that repetitively flood, and teaching others about the value of flood insurance versus disaster assistance.

<u>Credit Points</u>	<u>CRS Class</u>	<u>Premium Discounts</u>
4500 +	1	45 % and 10%
4000 – 4499	2	40 % and 10%
3500 – 3999	3	35 % and 10 %
3000 – 3499	4	30 % and 10 %
2500 – 2999	5	25 % and 10 %
2000 – 2499	6	20 % and 10 %
1500 – 1999	7	15 % and 5 %
1000 – 1499	8	10 % and 5 %
500 – 999	9	5 % and 5 %