



LAKE COUNTY
Investing in People
and Our Communities

Federal Emergency
Management Agency (FEMA)
Community Rating System
(CRS) Recertification
Unincorporated Lake County

November 9th, 2021

National Flood Insurance Program

- FEMA implements the NFIP to protect residents from flooding and to reduce future flood damages
- NFIP offers residents affordable flood insurance policies in exchange for communities adopting minimum floodplain development regulations
- This is accomplished through the Community Rating System (CRS) program which rates communities in classes

Community Rating System

- CRS rewards communities extraordinarily committed to reducing flood damages with flood insurance premium discounts for residents
- Lake County joined in 2008 at a class 7 (up to 15% discount)
- Lake County is currently a class 6 community (up to 20% discount)

**Currently Effective
Up to a 20% Discount**



Community Rating System

- To maintain the class 6 rating, Lake County undergoes a yearly verification with FEMA and the Insurance Services Office
- A more lengthy and intense verification also takes place every 5 years
- As part of the yearly verification, the All Natural Hazards Mitigation Plan report must be reviewed by the Lake County Board, posted on the Lake County website, issued in a press release, and submitted for recertification each year

2020 ANHMP

- Issued 7 permits to elevate existing structures/comply with floodplain regulations
- Continued to monitor repetitive loss properties
 - Provide annual public outreach to these areas
- Coordinated with SMC on flood mitigation projects within unincorporated Lake County

Class 6 Savings Figures

- Up to 20% on flood insurance policies
- Currently there are 851 policies in unincorporated Lake County
- Average savings within floodplain of \$388 per policy
- Average total savings of \$297 per policy
- Total savings of \$252,519 annually

**Residents should contact their
flood insurance provider for
discount information**



QUESTIONS?
