

**Federal Emergency  
Management Agency (FEMA)  
Community Rating System (CRS)  
Class 6 Community Recertification  
Unincorporated Lake County**

October 31, 2018



# National Flood Insurance Program

- FEMA implements 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 an yearly verification with FEMA and the Insurance Services Office
- A more lengthy and intense verification also takes place every 5 years (last cycle was in 2013)
- 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

# Class 6 Savings Figures

- Up to 20% on flood insurance policies
- Currently there are 983 policies in unincorporated Lake County
- Potential savings of up to \$281 per policy
- Total savings of \$276,050 annually

Residents should contact their  
flood insurance provider for  
discount information

# Questions and Answers

Thank you!

