



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

PWPT Committee Presentation

Planning, Building & Development

November 3, 2021

- **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 as 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 County 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