

PWPT Committee Presentation

Planning, Building & Development November 3, 2021

National Flood Insurance Program ** Lake County Planning, Building & Development

 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

11.03.2021

Community Rating System

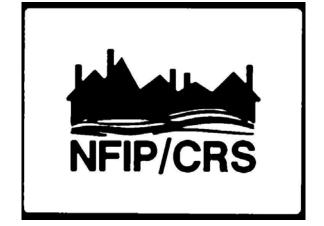


 CRS rewards communities extraordinarily committed to reducing flood damages with flood insurance premium discounts for residents

Currently Effective Up to a 20% Discount

 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)



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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

11.03.2021

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

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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