

Gaston County Community Rating System Class 8 Presentation

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North Carolina Emergency Management
Risk Management Section



Goals of the CRS



OMB No. 1660-0022
Expires: March 31, 2020

National Flood Insurance Program
Community Rating System

Coordinator's Manual

FIA-15/2017



FEMA

Recognize, Encourage,
and Reward Communities
That:

- Reduce and avoid flood damage to insurable property;
- Strengthen and support insurance aspects of the NFIP;
- Foster comprehensive floodplain management.



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CRS Quick Facts

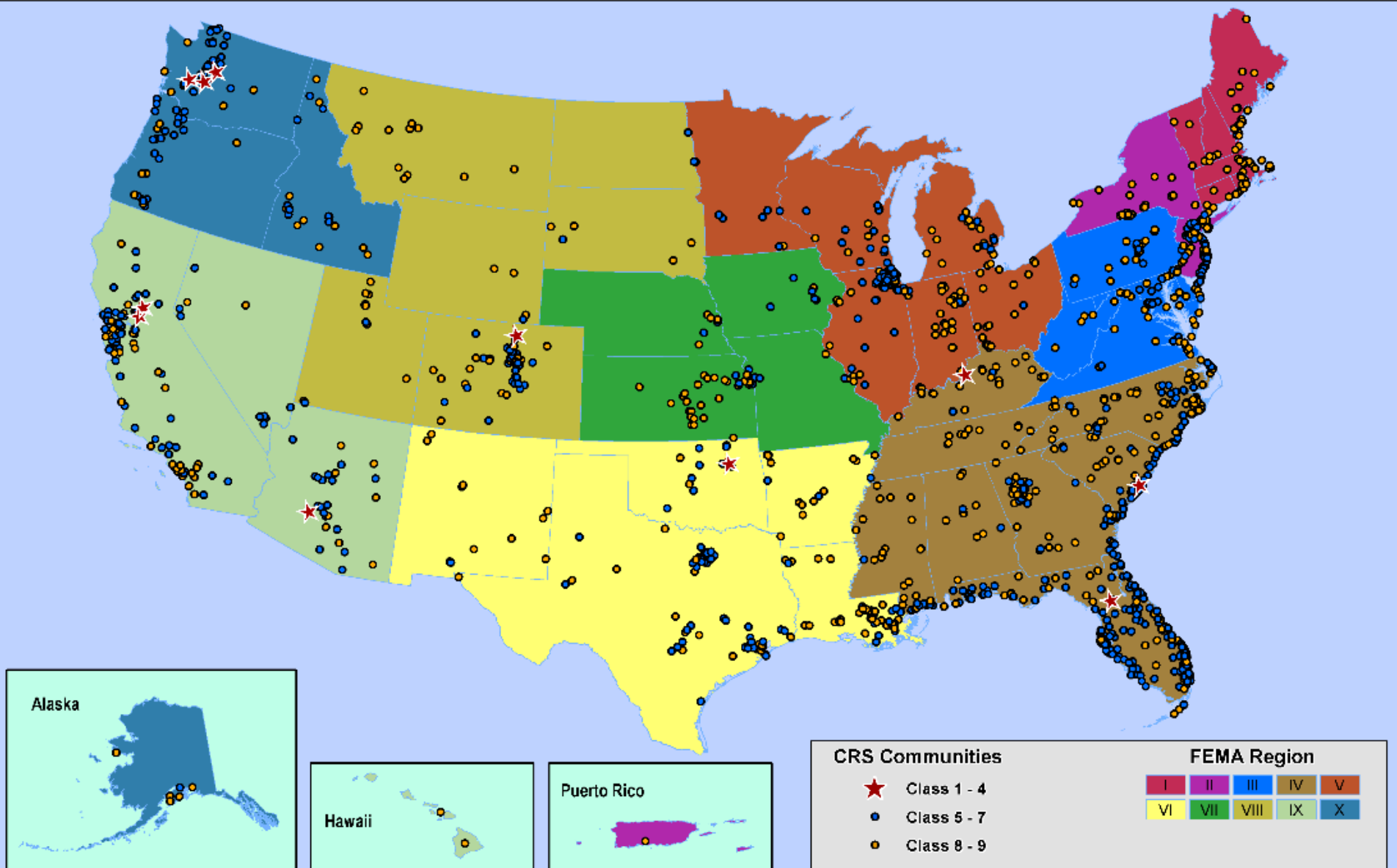
- The Community Rating System is a FEMA program administered by ISO (Verisk Analytics)
- Recognizing communities that go beyond minimum NFIP standards
- Implemented in 1990
- Incentive based voluntary program
- 19 creditable community Activities
- Communities can pick and choose these Activities
- Based on a 10 Class system. 500 pts. per Class
- 5% insurance premium discount per Class



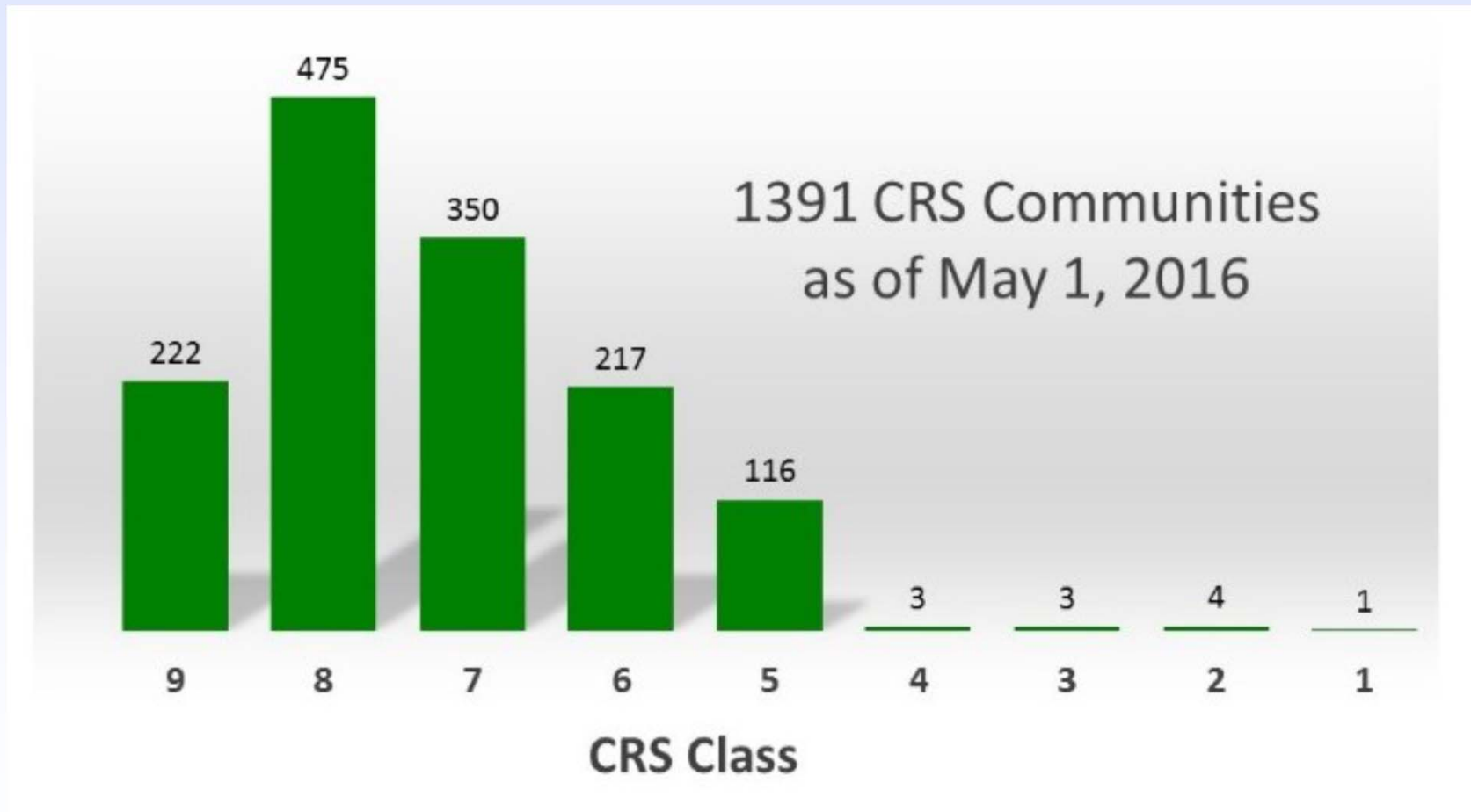
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1,391 Participating Communities



Classifications



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CRS Classifications in North Carolina

Class	Discount	Participating
9	5%	8
8	10%	45
7	15%	19
6	20%	8
5	25%	4
4	30%	2
	TOTAL	86



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CRS Savings

➤ Gaston County

- 56 policies
- \$54,960 in premiums, \$86-146 average policy
- Savings of \$5,496, \$46 - \$73 per policy average
- \$40 per policy savings over a Class 9 (\$4,823 County-wide)



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Plaque Presentation

- As a participant in the National Flood Insurance Program, Gaston County made a decision several years ago to participate in the NFIP's Community Rating System Program.
- As a result of your efforts to reduce the loss of life and property damage caused by flooding, restore environmental functions of floodplains, and hold development to standards that exceed the minimum requirements of the NFIP;
- We are please to present you with this plaque acknowledging your success of improving in the CRS Program to a Class 8! - Congratulations



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