



Hernando County Sheriff's Office

A STATE ACCREDITED LAW ENFORCEMENT AGENCY

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Media Release

From: Sergeant Donna Black
Public Information Officer, 352-797-3609

Re: Community Rating System Verification

Date: June 22, 2010

Hernando County Sheriff's Office Emergency Management

Announces Results of the Community Rating System Verification Visit

In October 2009, Hernando County participated in the CRS verification process. The County's classification at the time of the verification visit was a CRS Class 7. At the conclusion of the audit, Hernando County accumulated sufficient points to earn a Class 6 rating, effective October 1, 2010. With the Class 6 rating, our residents will realize a 20% discount on flood insurance premiums. This translates to an annual savings of approximately \$129 per policy or \$646,000 countywide.

Every year, flooding causes hundreds of millions of dollars' worth of damage to homes and businesses around the country. Standard homeowners and commercial property insurance policies do not cover flood losses. To fill this insurance gap, the National Flood Insurance Program (NFIP) provides Federally backed flood insurance and encourages communities to enact and enforce floodplain regulations. To be eligible for a flood insurance policy, a property must be in a community that participates in the NFIP.

The NFIP's Community Rating System (CRS) was implemented in 1990 as a program for recognizing and encouraging community floodplain management activities that exceed the minimum NFIP standards. The CRS recognizes community efforts beyond those minimum standards by reducing flood insurance premiums for the community's property owners. To qualify for the program, a community adopts and enforces a floodplain management ordinance to regulate development in flood hazard areas. Community activities are verified annually through the CRS program. A full review of all activities is conducted every five years.

CRS discounts on flood insurance premiums range from 5% up to 45%. Those discounts provide an incentive for new flood protection activities that can help save lives and property in the event of a flood. There are 10 community classes in the CRS. Class 1 communities receive the largest premium credit; residents of Class 10 communities receive no premium credit. The communities' classification is based on the total points earned by a community that performs eligible activities.

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