



spotlight on safety

What Your Community Can Do To Minimize Flood Losses

(NAPS)—Floods are the most common and widespread of all natural disasters. Most communities in the U.S. experience some kind of flooding after spring rains, heavy thunderstorms or winter snow thaw—and many communities are working together to prevent the destruction floods can cause.

Here are some of the steps communities in flood-prone areas have taken to help avoid the billions of dollars in damage caused each year by floods in the U.S.:

- Teaching the community about flood warning signs and community alert signals;
- Distributing information about floods and flash floods in the media to educate the public about what they can do;
- Checking valves installed in building sewer traps to prevent flood waters from backing up in sewer drains;
- Planning evacuation routes and creating an evacuation plan with the local emergency management office or local American Red Cross chapter;
- Viewing land-use managing in building codes in light of potential flood and flash flood hazard;
- Educating the public about flood insurance and encouraging the purchase of policies for homes, businesses and even rental properties.

Besides saving lives and reducing flood damage, these types of activities can save money for the whole community. How?



There's a lot communities can do to be safer from floods and make insurance less expensive.

Through the National Flood Insurance Program's Community Rating System.

The National Flood Insurance Program (NFIP), administered by the Federal Emergency Management Agency (FEMA), has a unique program—the Community Rating System (CRS)—that adjusts flood insurance premiums to reflect a community's flood mitigation efforts. Under CRS, flood insurance premium rates are adjusted to reflect the reduced flood risk resulting from community activities that meet three basic goals: (1) reduce flood losses; (2) facilitate accurate flood insurance ratings; and (3) promote the awareness of flood insurance.

When implementing CRS, all communities start from the same base—a Class 10 rating, designated by FEMA. However, depending on the community's level of participation in the CRS, indi-

viduals with a flood insurance policy may qualify for a reduction in flood insurance premiums. For instance, residents in a Class 9 community receive a 5 percent discount toward their flood insurance premiums, and those in a Class 1 community receive a discount of 45 percent.

According to FEMA, there are 18 activities recognized as measures for eliminating exposure to floods, and they are organized under four main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. FEMA has developed information, activities and program planning for each category, and each community must take steps in the appropriate category to earn points toward a CRS classification. Once a community applies for the CRS classification, the classification determines the premium discount for policyholders. Premium discounts ranging from five percent to a maximum of 45 percent will be applied accordingly to policies written in a community as recognition of the floodplain management activities instituted. Community participation in CRS is voluntary.

For more information about National Flood Insurance and the CRS, call 1-800-427-9662. You can also learn more about disaster assistance, mitigation efforts and flooding by visiting the NFIP's website at <http://www.fema.gov/nfip>.