

## **NATIONAL FLOOD INSURANCE PROGRAM COMMUNITY RATING SYSTEM**

*By Adrian Marks, Building Official*

### **UP-DATE November 18, 2008 Ponce Inlet Qualifies up to Class 6**

The Town of Ponce Inlet participates in the Community Rating System (CRS). The CRS is part of the National Flood Insurance Program, and is offered to communities that go beyond the minimum standards for floodplain management. All communities that participate in the CRS can qualify for discounts on flood insurance rates up to 45 percent.

Nationwide, 1049 communities participate in the CRS program. There are 207 communities with a Class 7 rating; 80 with Class 6; 33 with Class 5; 1 with Class 4; 1 with Class 3; and one each for Class 1 and 2.

The Town of Ponce Inlet qualifies as a **Class 6**. One area that Ponce Inlet did very well in earning points was Section 403, higher regulatory standards.

As of May 2008 Ponce Inlet has 2404 policies in force, with an annual premium of \$611,903.00 and a CRS discount of \$53,410.00.

For more information on the CRS you can visit <http://www.fema.gov/business/nfip/crs.shtm>

### **FREQUENTLY ASKED QUESTIONS**

#### **TRUE OR FALSE?**

1. *My property is in a special flood hazard zone so therefore I must have flood insurance.*

**FALSE** - Banks and lending institutions will require an owner to have flood insurance coverage; however, if the property is paid free and clear, the owner is not required to be covered by flood insurance. One thing to keep in mind is that if a property owner does decide to purchase insurance in the future some insurance companies will require the premium for all the years without coverage be paid as well.

2. *My property is not in a special flood hazard zone so I cannot buy flood insurance.*

**FALSE** - Property owners can purchase flood insurance regardless of what zone they are in. Flood damage can occur in any area under certain circumstances, and unless the property has flood insurance coverage, flood damage will not be covered by the insurance company.

3. *Hurricane insurance will cover flood damage.*

**FALSE** – Most home owner insurance policies with windstorm coverage will not cover damage from flooding. Check with your agent to be sure.

#### **FLOOD SAFETY:**

- Do not walk through flowing water! Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.
- Do not drive through a flooded area! More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

- Stay away from power lines and electrical wires! The number two flood killer after drowning is electrocution. Electrical current can travel through the water. Report downed power lines to the local power company or the Fire Department.
- Have your electricity turned off by the power company! Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, clean and dried.
- Look out for animals, especially snakes! Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to turn things over and scare away small animals.
- Look before you step! After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
- Be alert for gas leaks! Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know the gas has been turned off and the area has been ventilated.

Additional information can be found by following these links:

[Flood Protection Information Flyer](#)  
[National Flood Insurance Programs Information](#)