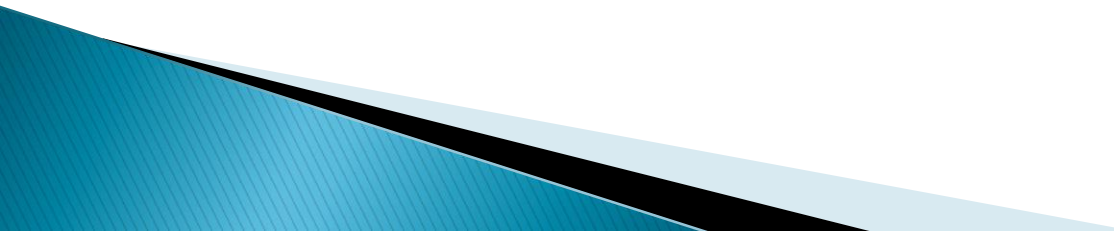




BALDWIN COUNTY COMMISSION
Community Rating System (CRS)
Program
2010/2011
December 20, 2011

NFIP Community 015000

What is the Community Rating System (CRS) Program?

- ▶ Administered by the Federal Emergency Management Agency.
 - ▶ Strictly a voluntary program that goes beyond the minimum requirements of the NFIP.
 - ▶ Recognized and rewarded by flood insurance premium adjustments resulting in savings to Baldwin County, and taxpayers.
- 

What is the Community Rating System (CRS) Program?

continued

- ▶ CRS floodplain management activities enhance:
 - Public safety;
 - Reduces damages to property and public infrastructure;
 - Avoids economic disruption and losses;
 - Reduces human suffering;
 - Protects the environment;
 - Money stays in the community instead of being spent on insurance premiums.
- ▶ There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium reduction whereas a Class 10 receives no premium reduction. Communities must be in full compliance with the rules and regulations of the NFIP.

Baldwin County Statistics

CRS ENTRY DATE: October 1, 1995

Date of Last Cycle Visit Verification

December 16, 2010

Result of Cycle Visit Verification

Verified Class 6



Overall Baldwin County Statistics

Information provided by FEMA
continued

	Total	Special Flood Hazard Areas (SFHA)	Non-SFHA	* Preferred Risk Policies (PRP)
Policies in Force	9,568	6084	1787	1697
Premium	\$5,050,073	\$3,808,535	\$636,660	\$604,878
Average Premium (after 15% discount)	\$528	\$626	\$356	\$356
Savings for Baldwin County	\$936,141	\$896,125	\$67,016	\$0

*PRPs are not eligible for CRS Premium Discounts

Overall Baldwin County Statistics

Information provided by FEMA
continued

Savings Difference between Class 7 and Class 6

	<u>Class 7</u>	<u>Class 6</u>	<u>Savings</u>
Per Policy	\$ 74	\$ 101	\$ 27
Per Community	\$ 705,601	\$ 963,141	\$257,540

Baldwin County Activity Participation

Activity	Current Activity Participation	Current Points Received	Additional Credit Received For New Class 6	Current total Points
310–Elevation Certificates	X	50 points	16 points	66 points
320–Map Information Service	X	140 points	0	140 points
330– Outreach Projects	X	67 points	0	
340–Hazard Disclosure	X	15 points		
350–Flood Protection Information	X	79 points		
420–Open Space Preservation	X	273 points	X	Up to 677 points
430–Higher Regulatory Standards	X	449 points	X	Up to 45 points
430–LD Land Development Criteria			X	Up to 100 points
440–Flood Data Maintenance	X	13 points	X	Up to 90 points

Baldwin County Activity Participation / Modification Request, 2011 continued

Activity	Current Activity Participation	Current Points Received	Modification Request	Additional Credit as a result of modification to activities
450-Stormwater Management	X	221 points	X	Up to 45 points
502-Repetitive Loss Requirements	X	Mandatory-Class C Community		
510-Floodplain Management	X	140 points	X	Up to 154 points
520-Acquisition and Relocation	X	30 points		
530-Flood Protection Measures	X	84 points	X	Up to 1000 points
540-Drainage Maintenance System	X	40 points	X	Up to 300 points
610-Flood Warning Program	X	151 points	X	Up to 255 points

ADDITIONAL INFORMATION

COMMUNITY RATING SYSTEM PROGRAM (CRS)	BUILDING CODE EFFECTIVENESS GRADING SYSTEM (BCEGS)
<p>The CRS Program is affiliated with the Federal Emergency Management Agency in the National Flood Insurance Protection Agency.</p>	<p>The BCEGS is affiliated as a guideline for private insurance agencies.</p>