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July 30, 2015

Janice Mitchell
Federal Emergency Management Agency
Region IV
3003 Chamblee Tucker Road
Atlanta, GA 30341

Dear Ms. Mitchell:

The City of Foley Alabama is interested in participating in the Community Rating System (CRS) so that our residents will qualify for discounted flood insurance premiums.

Our CRS Coordinator is Chuck Lay, who can be reached at 251-952-4011 or clay@cityoffoley.org.

We will cooperate with FEMA, the Insurance Services Office, Inc. (ISO), and the CRS verification process to ensure that our credited activities are fully earned and warranted.

Please ask ISO to visit us to review our program in depth and verify the creditable activities. We understand that approval from the FEMA Regional Office is needed for the ISO/CRS Specialist to visit the community.

Sincerely,

John E. Koniar
Mayor

cc: *Jonathan Thomas*
Corey Garyotis
 Caitlin Meadows

ABOUT CRS

The National Flood Insurance Program's (NFIP's) Community Rating System (CRS) is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the Federal minimum requirements of the NFIP to provide protection from flooding.

In exchange for a community's proactive efforts to reduce flood risk, policyholders can receive reduced flood insurance premiums for buildings in the community. These reduced premiums reflect the reduced flood risk resulting from community efforts toward achieving the three CRS goals:

1. Reduce flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Encourage a comprehensive approach to floodplain management

Participation in the Community Rating System (CRS) is voluntary. By participating, communities earn credit points that determine classifications. There are 10 CRS Classes: Class 1 requires the most credit points and provides the largest flood insurance premium reduction (45 percent), while Class 10 means the community does not participate in the CRS or has not earned the minimum required credit points, and residents receive no premium reduction. The CRS Classes are based on completion of 19 creditable activities organized into 4 categories:

1. Public Information
2. Mapping and Regulations
3. Flood Damage Reduction
4. Warning and Response

WHY JOIN THE CRS?

Communities that join the Community Rating System (CRS) can help reduce the impacts of a flood and earn reduced flood insurance premiums for residents. Completing CRS activities earns CRS credit points toward a CRS Class rating. In general, more points mean lower flood insurance premiums. CRS credited activities also provide direct benefits to the community, including:

- Enhanced public safety;
- Reduced damage to property and public infrastructure;
- Less economic disruption and fewer losses; and
- Lower impact on the environment.

When a community joins the CRS:

- Local flood programs are better organized and the community has incentive to maintain them.
- The community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
- Residents become more knowledgeable about flood risk and become more interested in supporting and improving flood protection measures as a result of CRS public information activities.
- Money stays in the community instead of being spent on insurance premiums