

August 29, 2013 - For Immediate Release

FEMA Welcomes Kenosha County to the Community Rating System

Residents and business owners in the unincorporated areas of Kenosha County can now enjoy a reduction in flood insurance premiums because of the county's active participation in the National Flood Insurance Program's (NFIP) Community Rating System (CRS). In addition to lower premiums, the CRS program helps to reduce the threat of damage due to flooding.

Federal Emergency Management Agency (FEMA) has verified that the voluntary actions undertaken by Kenosha County has exceeded the minimum standards of the NFIP and meet the criteria for a CRS Class 5 rating. Kenosha County is one of only two communities in the State to reach a Class 5 rating. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions. County residents will receive a 25 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2013. This savings is a tangible result of the flood mitigation activities Kenosha County implements to protect lives and reduce property damage.

The Community Rating System (CRS) is a voluntary program for NFIP participating communities. The intended goals of the program are to reduce flood losses; facilitate accurate insurance ratings; and to promote the awareness of flood insurance. For more information about the CRS program, go to <http://www.fema.gov/business/nfip/crs.shtm>

The County's flood plain management staff has worked hard to insure that Kenosha County's participation in the program pays off. In addition to the reduction in insurance premiums, local officials are more knowledgeable about floodplain management and its residents are more knowledgeable about mitigation and flood insurance. The CRS program helps to make Kenosha County a safer place to live, reduces the economic impact of flood hazards and saves citizens money on flood policy premiums.

If you do not have flood insurance, but think you should, talk to your insurance agent. Most homeowner's insurance policies do not cover damage from floods. Flood insurance is only available to those communities participating in the National Flood Insurance Program (NFIP). Because Kenosha County is part of the NFIP, residents are able to obtain flood insurance. Additionally, because the County participates in FEMA's CRS program, flood insurance premiums are discounted.

If you have flood insurance be sure to check your policy to ensure you have adequate coverage. Usually these policies cover the building structure, but not the contents. Contents coverage can also be obtained through your insurance carrier. There is a 30-day waiting period before flood insurance coverage becomes effective. Plan ahead; do not wait until a flood is predicted before purchasing flood insurance. If you are purchasing a home inside the floodplain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan.