

# **Okaloosa County News Release**

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Kathy Newby, 850.651.7515, [knewby@co.okaloosa.fl.us](mailto:knewby@co.okaloosa.fl.us)

## **Okaloosa County Low Score on CRS Rating Scores High with Residents**

The National Flood Insurance Program (NFIP) has informed Okaloosa County of its Community Rating System (CRS) rating of 5, which means another 5 percent discount on our residents' flood insurance rates. The lower the rating the better, resulting in lower costs for resident flood insurance. The lower CRS also makes the county 1 of 12 Class 5 in the state, and this rating is valid beginning October 1, 2010 through September 2011.

“This is very good news for the coming year Hurricane Season, and is a result of hard-working employees in our Growth Management Department, Public Safety and Public Works,” stated Commission Chairman Wayne Harris. With this rating it saves those NFIP Policy holders that are within the Special Flood Hazard Areas 25 percent on insurance or over \$157 per policy per year and approximately \$40 per policy per year that is not in the Special Flood Hazard Areas. This means the Class 5 rating results in a total savings of **\$800,870.00** *per year* for all the County policy holders combined. Unfortunately, this reduction in premiums does not apply to those properties located inside city limits or those properties located within the Coastal Barrier Resource Areas located outside of Destin.

In 1968, Congress created the National Flood Insurance Program (NFIP) to provide affordable flood insurance to people who live in areas with the greatest risk of flooding called Special Flood Hazard Areas. Okaloosa County joined the NFIP on July 1, 1977. Nationally, there are 1,114 communities that participate in the CRS program; of these, 217 are in the State of Florida.

Residents receive a letter each year encouraging residents to review their flood risk. A map is included with the letter and parcels can also be viewed online at [okaloosafl.com](http://okaloosafl.com). For more information, call or email us through the 311 Citizens Information Line.

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