



# Calvert County NEWS

175 Main Street  
Courthouse  
Prince Frederick, Maryland 20678  
Phone: 410-535-4583 • 301-855-1880  
www.co.cal.md.us

*Board of Commissioners*

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## **FOR IMMEDIATE RELEASE**

**Date:** Oct. 1, 2015  
**Contact:** Mark Volland, Marketing/Communications Specialist  
410-535-4583 Email: [vollanrm@co.cal.md.us](mailto:vollanrm@co.cal.md.us)  
Angela Walters, Public Information Specialist  
410-535-4583 Email: [walteram@co.cal.md.us](mailto:walteram@co.cal.md.us)

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## **Calvert County Takes Steps to Help Residents Lower Flood Insurance Premiums**

**PRINCE FREDERICK, Md. – Oct. 1, 2015** – Residents of Calvert County who live in designated floodplains will receive a reduction in their flood insurance premiums thanks to mitigation efforts made by the Calvert County Department of Community Planning and Building. This news came after the Federal Emergency Management Agency ([FEMA](#)) recognized Calvert County last month for exceeding floodplain management measures encouraged by the National Flood Insurance Program (NFIP).

FEMA oversees the NFIP, which administers a program called the Community Rating System ([CRS](#)). The CRS is a voluntary incentive program that recognizes community floodplain management activities that exceed minimum NFIP requirements. As a member of the CRS, Calvert County is within an elite group of 13 Maryland communities receiving this recognition. Calvert County entered the CRS program at a level that allows for a 10 percent reduction in flood insurance premiums. This translates to an average \$138 in savings on annual premiums for eligible NFIP policy holders and accounts for a total savings of \$37,000 annually for Calvert County citizens.

“Participating in FEMA’s CRS Program results in saving for residents living within the floodplain.” said Tom Barnett, Director of Community Planning and Building. “It also heightens the county’s commitment to educate residents, elected officials and professionals in the real estate industry on the hazards of and safety measures for owning a home in the floodplain.”

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Under the CRS, local officials are asked to meet three goals: (1) reduce flood losses; (2) facilitate accurate insurance rating; and (3) promote the awareness of flood insurance.

Communities can earn a CRS rating by submitting an application explaining the projects they have in place or development. As part of the recertification process, the annual report on the progress of the Calvert County Flood Mitigation Plan must be presented to the county commissioners and be made available to residents. The document is available for the public at

[www.co.cal.md.us/progressreport](http://www.co.cal.md.us/progressreport).

For information about flood insurance, property owners should contact their insurance agent, visit [floodsmart.gov](http://floodsmart.gov), or call the NFIP's toll-free information line at 800-427-4661. To learn if you live in a designated floodplain in Calvert County, visit [www.co.cal.md.us/floodmap](http://www.co.cal.md.us/floodmap). To learn more about the CRS, visit [floodsmart.gov/floodsmart/pages/crs/community\\_rating\\_system.jsp](http://floodsmart.gov/floodsmart/pages/crs/community_rating_system.jsp).

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*Calvert County is Maryland's smallest county in land area with 213 square miles. It is home to nearly 90,000 people and has one of the highest standards of living in Maryland. Major industries include defense contracting, information technology, tourism, energy, advanced manufacturing and administrative services*