



Calvert County NEWS

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FOR IMMEDIATE RELEASE

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Calvert County Takes Steps to Help Residents Lower Flood Insurance Premiums

PRINCE FREDERICK, Md. – March 29, 2016 – Residents of Calvert County who live in the 100-year floodplains are reminded that they may qualify for a 10 percent reduction in their flood insurance premiums thanks to mitigation efforts made by the Calvert County Department of Community Planning & Building.

This news came after the Federal Emergency Management Agency ([FEMA](#)) recognized Calvert County in August of 2015 for exceeding floodplain management measures encouraged by the National Flood Insurance Program (NFIP). The reduction in residents' floodplain insurance premiums applies to new or renewed policies in effect on and after May 1, 2015.

FEMA oversees the NFIP, which administers a program called the Community Rating System ([CRS](#)). The CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed minimum NFIP requirements. Calvert County is within an elite group of 13 Maryland communities to receive this recognition. With the continued steps taken by the county to protect its citizens and increase its resiliency, it has entered the CRS program as a Class 8 participant.

The Class 8 rating qualifies eligible NFIP policy holders for an average of \$138 in savings annually. In total, the upgrade in ratings accounts for a savings of more than \$37,000 annually for Calvert County citizens.

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.

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Communities can earn a CRS rating by submitting an application explaining the projects they have in place or in development.

For each “class” that a community moves up to, it provides its residents with an additional 5 percent reduction in their flood insurance premiums up to the 45 percent reduction that a Class 1 community receives. As a Class 8 community, Calvert County enables its residents to receive a 10 percent reduction on eligible flood insurance premiums.

For information about flood insurance, property owners should contact their insurance agent, visit floodsmart.gov or call the NFIP's toll-free information line at 800-427-4661. To learn if you live in a designated floodplain, visit www.co.cal.md.us/floodmap. Learn more about the CRS by visiting www.co.cal.md.us/CRS or 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 more than 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. Like us on Facebook by searching for Calvert County Government, Calvert County, Maryland.