

# Dorchester County Saves Residents Money on Flood Insurance Premiums

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PHILADELPHIA – Residents of Dorchester County, Maryland now have lower flood insurance premiums as a result of Dorchester’s initiative to implement better floodplain management measures encouraged by the [National Flood Insurance Program \(NFIP\)](#). These measures have reduced the risk of flooding and resulted in a decrease in insurance premiums for communities across the county.

[FEMA](#) oversees the NFIP, which administers a program called the [Community Rating System \(CRS\)](#). As a member of the CRS, Dorchester County is within an elite group of 15 communities in Maryland that have received this recognition. With the steps taken by Dorchester County to protect its citizens and increase its resiliency, it has advanced its CRS standing to a Class 6 participant. The Class 6 rating qualifies eligible NFIP policy holders in Dorchester County for an average savings of \$185.00 in annual premiums. For policy holders in the Special Flood Hazard Area (SFHA), the average savings is \$218. In addition, each policy written in the non-SFHA zones of Dorchester County receives a 10% annual premium discount, for an average savings of \$71. Overall, entering CRS as a Class 6 rating results in a total approximate savings of \$235,941 annually for the county.

CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed minimum NFIP requirements. “The Community Rating System change for Dorchester County shows their commitment to protecting themselves from the dangers of flooding,” stated MaryAnn Tierney, FEMA Region III Regional Administrator. “We would like to thank the county for taking actions to protect lives and property from flood risk. As a result they have seen a drop in their insurance premiums to reflect those efforts.”

The program includes 10 different class rating levels based on the number and type of activities initiated by participating communities. Each level corresponds to a percentage discount on National Flood Insurance policy premiums within the county. For each Class that a community moves up to, it provides its residents



with an additional 5% reduction in their flood insurance premiums up to a 45% reduction for a Class 1 community. As a Class 6 community, Dorchester County enables its residents to receive a 20% reduction on their flood insurance premiums. 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 who apply to participate in the CRS are required to provide information demonstrating their floodplain management program exceeds the minimum compliance requirements of the NFIP. Once the information is verified, FEMA provides flood insurance premium discounts.

On behalf of the State of Maryland, FEMA Region III and the NFIP, we would like to thank Dorchester County for their hard work and dedication to reducing flood risk and increasing resiliency within their communities.

For information about flood insurance, property owners should contact their insurance agent, visit [www.FEMA.gov/national-flood-insurance-program](http://www.FEMA.gov/national-flood-insurance-program), or call the NFIP's toll-free information line at 1-800-427-4661. To learn more about the CRS, visit [www.FEMA.gov/national-flood-insurance-program-community-rating-system](http://www.FEMA.gov/national-flood-insurance-program-community-rating-system).

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