

# Borough of Yardley Residents To Save More On Flood Insurance Premiums

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Release Date: Tháng 11 16, 2022

**PHILADELPHIA** – Residents in the Borough of Yardley, PA now have lower flood insurance premiums because of the community’s initiatives to implement better floodplain management measures encouraged by the [National Flood Insurance Program \(NFIP\)](#). The Federal Emergency Management Agency created the voluntary Community Rating System (CRS) program to recognize local efforts to reduce flood risk, and to reward communities, their residents, and businesses by saving them money on flood insurance premiums. The Borough of Yardley recently advanced its standing in the program.

Senior NFIP Specialist from FEMA Region 3, Bobby Cobelli, presented a plaque to local officials at the Borough Council Meeting on Tuesday, November 15th. With the steps taken by the community to protect its citizens and increase its resiliency, the Borough advanced its CRS rating to a Class 8 community. “We recognize and celebrate the Borough for their ambition, hard work, and leadership in strengthening floodplain management” he said. “Advancing within the CRS program is a tremendous accomplishment.”

Under 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 CRS are required to provide information demonstrating their floodplain management program exceeds the minimum requirements of the NFIP. The program includes 10 different class rating levels based on the number and type of activities initiated by participating communities. For each class advancement, NFIP policy holders receive an additional 5% reduction in their flood insurance premiums up to a 45% reduction for a Class 1 community. Each NFIP policy written in the Borough of Yardley will have an approximate 10% CRS discount.

“Yardley should be applauded for taking this significant step to increase flood insurance awareness in their community, which provides the opportunity for residents to benefit from reduced flood insurance premiums thanks to the



borough's increased floodplain mitigation and flood control measures," said PEMA Director Randy Padfield. "Communities near Yardley and across the state can learn from Yardley's CRS participation in order to provide the same benefits to their residents."

The Borough earned its CRS classification by conducting flood outreach projects, maintaining updated flood maps, improving flood regulations, and distributing information about flood preparedness to its residents. In addition to these outreach initiatives, the community also worked to elevate 39 homes using various funding sources, like FEMA's Flood Mitigation Assistance (FMA) funds, to permanently reduce risk to property. The Borough also maintained construction certificates, stormwater management regulations, and preserved open space in the floodplain. "CRS communities take pre-disaster mitigation steps to reduce overall flood vulnerability and build community resilience," stated MaryAnn Tierney, FEMA Region 3 Regional Administrator. "We thank the Borough for their direct actions to safeguard their community and property from flood risk."

To learn more about the Community Rating System, visit [www.FEMA.gov/national-flood-insurance-program-community-rating-system](http://www.FEMA.gov/national-flood-insurance-program-community-rating-system). 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.

Read [FEMA CRS fact sheet](#) for more information about the program. *If you have any questions, please contact FEMA Region 3 Office of External Affairs at [femar3newsdesk@fema,dhs.gov](mailto:femar3newsdesk@fema,dhs.gov)*

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*FEMA Region 3 presents plaque to local officials at the Borough of Yardley's Council Meeting. From left: Bobby Cobelli, FEMA NFIP Specialist; Wes Foraker, Yardley Borough Emergency Management Coordinator; Audrey Kenny, Bucks County Director of Emergency Services*

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