



2012 Flood Hazard Prevention

By Building and Planning Operations Manager Lou Ann Patellaro

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 (SFHAs). The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage.

The Community Rating System (CRS) is a program developed by the Federal Insurance Administration that rewards policy holders with a flood insurance premium discount based on the types of floodplain management activities performed their community that meet or exceed the minimum NFIP requirements.

The City of Dania Beach has participated in the Community Rating System program since 1996 and currently holds a Class 9 CRS rating. This classification results in a 5% discount on new or renewed flood insurance policies for properties within the SFHA.

There are approximately 4,663 flood insurance policies in the City of Dania Beach. Annually the City's CRS Class 9 rating generates approximately \$95,228 in savings on flood premiums for our residents and businesses. This year the city is working toward additional activities in order to achieve a Class 8 CRS Rating which will increase those savings by another 5% (an average savings of approximately \$44 per policy.)