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Reducing Flood Costs through the Community Rating System

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Waquoit Bay National Estuarine
Research Reserve



Overview

- What is the CRS?
- The Core Values
- The CRS and the Community
- Barnstable County
- What You Can Do



Flood

- Flood damage
 - Annual
 - Additional requirements
- Post-flood damage
 - Physical damage
 - Disruption to
 - Debris cleanup
 - Economic disruption
drop in tourism



The

- Voluntary insurance within a
- Incentivize
alleviates insurance cost
town and res
from flooding
- Towns participo



CRS

Class	Points	Premium Discount
10	0-499	0%
9	500-999	5%
8	1000-1499	10%
7	1500-1999	15%
6	2000-2499	20%
5	2500-2999	25%
4	3000-3499	30%
3	3500-3999	35%
2	4000-4499	40%
1	4500+	45%

	Total Policy Count	CRS Policy Count	Total CRS Premium	Anticipated Premium 2017	Savings 2015		Savings 2017	
					Class 7 (15%)	Average per Policy	Class 7 (15%)	Average per Policy
Barnstable	1241	680	\$ 1,319,629	\$ 1,596,751	\$ 197,944	\$ 291	\$ 239,513	\$ 352
Bourne	1152	959	\$ 2,192,197	\$ 2,652,558	\$ 328,830	\$ 343	\$ 397,884	\$ 415
Brewster	111	23	\$ 40,193	\$ 48,634	\$ 6,029	\$ 262	\$ 7,295	\$ 317
Chatham	528	225	\$ 397,156	\$ 480,559	\$ 59,573	\$ 265	\$ 72,084	\$ 320
Dennis	1593	818	\$ 1,206,859	\$ 1,460,299	\$ 181,029	\$ 221	\$ 219,045	\$ 268
Eastham	224	72	\$ 171,232	\$ 207,191	\$ 25,685	\$ 357	\$ 31,079	\$ 432
Falmouth	2504	1696	\$ 3,737,965	\$ 4,522,938	\$ 560,695	\$ 331	\$ 678,441	\$ 400
Harwich	760	410	\$ 553,318	\$ 669,515	\$ 82,998	\$ 202	\$ 100,427	\$ 245
Mashpee	664	404	\$ 626,912	\$ 758,564	\$ 94,037	\$ 233	\$ 113,785	\$ 282
Orleans	261	103	\$ 208,711	\$ 252,540	\$ 31,307	\$ 304	\$ 37,881	\$ 368
Provincetown	1095	743	\$ 991,982	\$ 1,200,298	\$ 148,797	\$ 200	\$ 180,045	\$ 242
Sandwich	449	249	\$ 613,620	\$ 742,480	\$ 92,043	\$ 370	\$ 111,372	\$ 447
Truro	330	243	\$ 317,878	\$ 384,632	\$ 47,682	\$ 196	\$ 57,695	\$ 237
Wellfleet	241	118	\$ 206,640	\$ 250,034	\$ 30,996	\$ 263	\$ 37,505	\$ 318
Yarmouth	1586	1002	\$ 1,902,013	\$ 2,301,436	\$ 285,302	\$ 285	\$ 345,215	\$ 345
Total	12739	7745	\$14,486,305	\$ 17,528,429	\$2,172,946	\$ 275	\$ 2,629,264	\$ 333



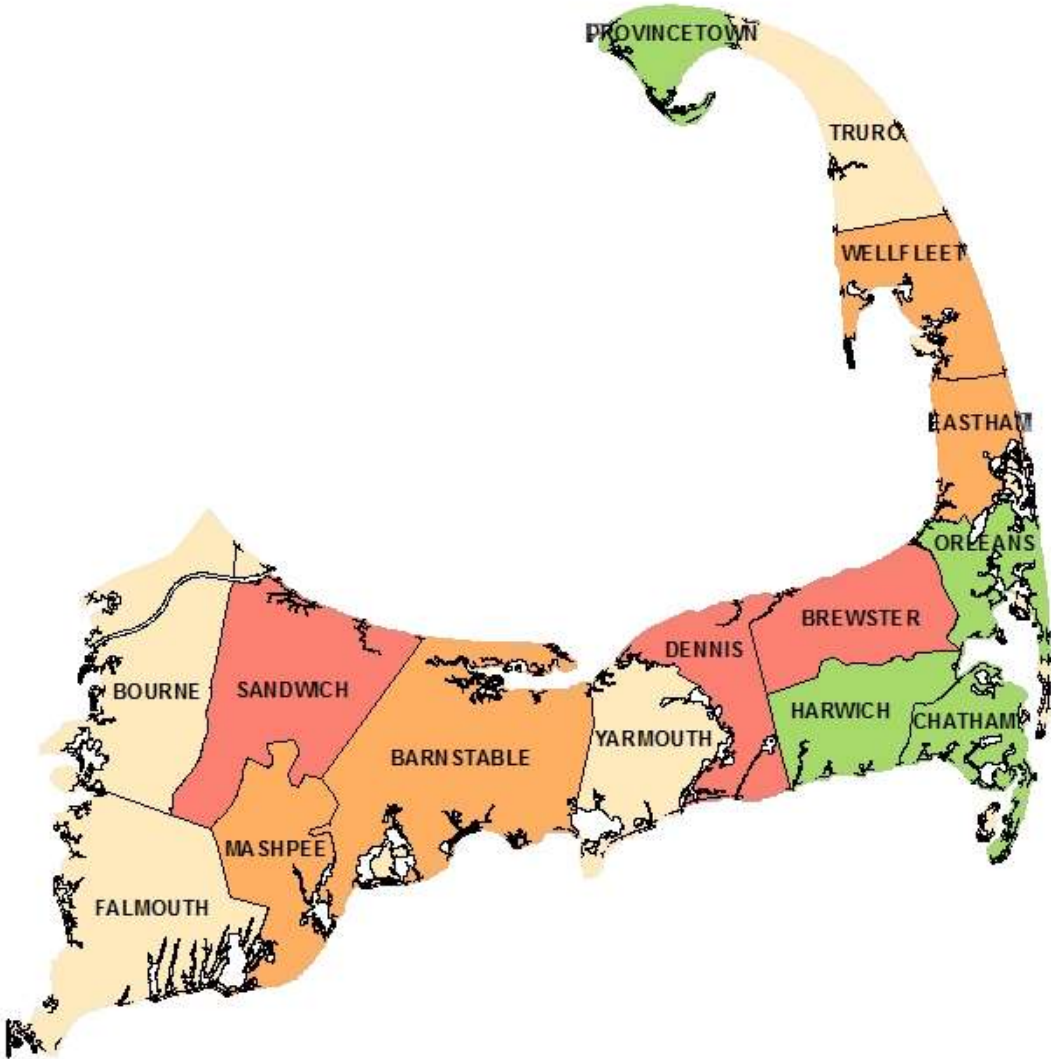
CRS

- **Public**
 - New
- **Mapping**
 - Open sp
- **Flood Dam**
 - Acquisition/
- **Warning and R**
 - Flood emergen

Examples

- Hazard Mitigation Plan
 - Parts of a plan
 - CRS points
 - Goals/objectives
 - Make to reduce risk through
- Individual Mitigation
 - filling, etc.
 - Earn CRS credit
 - insurance costs
 - Protect your structure
 - Can apply for grants





Coastal Wetlands

- Open water
- Statewide
zone must
- Public outfall
will be exp
- Local Wetland
that protect m
- Wellfleet: prohib
in the floodplain



Who

- If you are elected
- Consider flood insurance credit
- Support efforts for community safety and protecting open space
- Help spread the word and the CRS can





Questions?

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Major Cooperatives

- Additional
Cooperatives
- Hazard Mitigation
Cod Cooperatives
- Stormwater
Control
- Geographic Information
Cape Cod Corridor