



Important Notice to ALL Residents

FEMA (Federal Emergency Management Agency) administers the NFIP (National Flood Insurance Program). The NFIP offers *reasonably* priced and *federally backed* flood insurance to communities that comply with *minimum* standards of FPM (Floodplain Management).

The NFIP follows standards aimed to reduce flood losses and to provide flood insurance for property owners within participating communities.

In 1990, the NFIP implemented the CRS (Community Rating System) as a voluntary incentive program that recognizes community FPM activities that *exceed* the minimum NFIP standards by reducing flood insurance premiums.

The City of **D'Iberville** participates in the NFIP CRS. We joined the NFIP on November 14, 1988 and we joined the CRS on October 1, 2007.

In order for the residents of a community to OBTAIN *reasonably* priced and *federally backed* flood insurance offered through the NFIP, compliance with *minimum* standards of FPM is required. Likewise, in order to OBTAIN *reduced* (discounted) flood insurance premiums, compliance *beyond* the minimum standards of FPM is required.

There are 18 activities with various projects in which to obtain credit points. These credit points are earned with each project undertaken within the 18 activities. Proof of implementation must be furnished to ISO (Insurance Services Office), who is the oversight organization responsible for CRS compliance.

Each project undertaken within each activity = Credit Points. There are 10 classifications with a 500 pt scale. To earn a rating Classification 5, a community must obtain 2500pts.

The City of **D'Iberville** is pleased to announce that based on the total number of credit points earned, the NFIP CRS has assigned and awarded our community a rating **Classification 5**.

Therefore, beginning on **October 1, 2010**; all residents within the SFHA (Special Flood Hazard Area) are entitled to receive a 25% flood insurance premium discount.

Our participation in the NFIP CRS is a privileged benefit that is worth maintaining. To maintain our current 25% flood insurance premium discount, we are working toward the *three* goals of the NFIP CRS: flood loss reduction, facilitating an accurate insurance rating, and *promoting* awareness of flood hazards and insurance.

We look forward to serving all members of our community.

David A 'Hank' Rogers CBO/CFM
Director of Community Development / Building Official / Floodplain Administrator
10383 Automall Pkwy · PO Box 6519 D'Iberville, MS 39540-6519
Contact: 228.392.9278 Fax: 228.392.9368

Website: www.diberville.ms.us/building-division Email: floodinformation@diberville.ms.us