



# City of Punta Gorda, Florida

## **Building Division**

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The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

1. Reduce flood damage to insurable property;
2. Strengthen and support the insurance aspects of the NFIP, and
3. Encourage a comprehensive approach to floodplain management.

Certification involves a comprehensive site visit every 5 years by a CRS Certification Specialist that verifies a community's activities to justify the classification rating. A report on a community's continued activities is also submitted annually.

The City of Punta Gorda has enjoyed a rating classification of 6 for many years. This rating provided for as much as a 20% discount in flood insurance premiums for policyholders. In early 2015, the City contracted with an independent CRS Coordinator to review our CRS program to ensure we were receiving all of the credits available. A site visit with a CRS Rating Specialist was completed in October 2015.

Thanks to the efforts of Building, Fire, Information Technology, Public Works and Urban Design staffs in identifying and compiling documentation of the City's ongoing activities relating to floodplain management, the City of Punta Gorda has been notified that as of October 1, 2016, its rating has been raised to a Class 5 which will result in a 25% discount for policyholders. Of the over 200 communities in Florida that participate in the CRS program, only 27 have achieved a Class 5 rating. We are proud to add Punta Gorda to that group.

Residents are urged to check with their insurance agents and verify that they are receiving the maximum discount on flood insurance they qualify for.

Please contact Plans Examiner John Smith at 941-575-3380 for more information.

*Prepared by:*

Randall Cole

Chief Building Official

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