

City of Laurel Saves Residents Money on Flood Insurance Premiums

Release Date: September 22, 2022

PHILADELPHIA – Residents of Laurel, Maryland 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 City of Laurel recently entered the program as a Class 7 participant.

Senior NFIP Specialist from FEMA Region 3, Josh Lippert, presented a plaque to the City of Laurel's local officials at their staff meeting on Monday.

"The City's leadership, hard work, and accomplishments in floodplain management should be celebrated and commended" he said. "As a member of the Community Rating System, Laurel is now a part of an elite group of communities within Maryland that have received this recognition."

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 City of Laurel will have an approximate 15% CRS discount.

"The Maryland Department of the Environment is happy to have played a role in assisting the City of Laurel with joining CRS." said MDE Deputy Secretary Suzanne E. Dorsey. "Flooding is the number one natural hazard in Maryland, and



it's great that the City is taking steps to reduce its flood risk. This also aligns with MDE's Water and Science Administration's [Climate Adaptation Goals](#)."

Some actions taken by the City include outreach efforts to educate citizens about flooding hazards through high water mark signs along the Patuxent River. The City also distributed quarterly diner placemat advertisements, broadcasted programs on Laurel TV, and disseminated FEMA/NFIP brochures at public buildings. The City also maintained procedures for managing flood-related construction certificates and developed and disseminated a flood-related brochure to real estate companies within the community to provide their clients valuable information about local flood issues.

"In addition to insurance cost savings, CRS communities take pre-disaster mitigation steps to minimize overall flood risk and build community resilience," said FEMA Region 3 Regional Administrator MaryAnn Tierney. "We would like to thank the City for taking actions to protect lives and property from flood risk."

To learn more about the Community Rating System, visit 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, 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 \[femar3newsdesk@fema,dhs.gov\]\(mailto:femar3newsdesk@fema,dhs.gov\)](#)

Visit [Hurricanes | Ready.gov](#) and [Floods | Ready.gov](#) to learn more about your risk and act today.



FEMA



FEMA Region 3 presents plaque to local officials at the City of Laurel's Staff Meeting. From left: Joshua Lippert, FEMA NFIP Specialist; Chrissy Cornwell, Emergency Manager, Mayor Craig A. Moe



FEMA