

# Upper Makefield Saves Residents Money on Flood Insurance Premiums

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**PHILADELPHIA** – Residents of Upper Makefield, Pennsylvania 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. Upper Makefield Township entered the CRS program in October 2017, and just recently advanced their standing in CRS by taking measures to educate residents and reduce flood risk.



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*FEMA Region 3 presents plaque to local officials at the Upper Makefield Board of Supervisors Meeting. From left: Jamie Carpenter, FEMA Floodplain Specialist; Susan Mazzitelli, Floodplain Administrator/CRS Coordinator; Denise Burmester, Director of Planning; Terry Barker, Administrative Assistant.*



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Jamie Carpenter, Floodplain Specialist from FEMA Region 3, presented a plaque to Upper Makefield Township officials at the Board of Supervisors meeting on Wednesday. “The Township’s leadership, hard work, and accomplishments in floodplain management should be celebrated and commended,” she said. “As a member of the Community Rating System, Upper Makefield Township is part of an elite group of communities within Pennsylvania 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 reduction in their flood insurance premiums up to a 45% reduction for a Class 1 community. Each NFIP policy written in Upper Makefield Township will receive up to a 10% CRS discount.

“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 Township for taking actions to protect lives and property from flood risk.”

The Township has taken several important actions to reduce flood risk that resulted in their advancement in CRS, including:

- increasing community outreach about floodplain management and flood insurance through social media, mailings, township web-site messages, and cable channel messages,
- consulting with residents about flood maps and providing guidance on development activities,
- acquiring properties and preserving open space in the floodplain, and
- participating in the hazard mitigation planning process for Bucks County and adopting the County’s plan which identifies future projects for flood risk reduction.



“Upper Makefield should be applauded for taking these significant steps to increase flood awareness and minimize flood risk in their community, which provides the opportunity for residents to benefit from reduced flood insurance premiums,” said PEMA Director Randy Padfield. “Communities near Upper Makefield and across the state can learn from their CRS participation in order to provide the same benefits to their residents.”

To learn more about the Community Rating System, visit [www.FEMA.gov/national-flood-insurance-program-community-rating-system](http://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](http://www.FEMA.gov/national-flood-insurance-program), or call the NFIP's toll-free information line at 1-800-427-4661.

Read the [FEMA CRS Brochure](#) 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.

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