

Bedford Township, Pennsylvania Lowers Flood Insurance Premiums

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PHILADELPHIA – Residents of Bedford Township, Pennsylvania have received a reduction in their flood insurance premiums through increase of various floodplain management measures encouraged by the National Flood Insurance Program ([NFIP](#)).

The Federal Emergency Management Agency ([FEMA](#)) oversees the NFIP, which administers a program called the Community Rating System ([CRS](#)). The CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed minimum NFIP requirements. “The Community Rating System change for Bedford Township shows their commitment to protecting themselves from the dangers of flooding,” FEMA Region III Acting Regional Administrator Robert Welch stated. “By taking actions to protect lives and properties, the Township has reduced their risk to flooding and seen a drop in their insurance premiums to reflect those efforts.” The program includes 10 different class rating levels based on the number and type of activities voluntarily initiated by the participating community. Each level corresponds to a percentage discount on National Flood Insurance policy premiums within the municipality.

Under the 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 can earn a CRS rating by submitting an application explaining the projects they have in place or development. Once the information is verified and approved, FEMA provides flood insurance premium discounts through the NFIP. The amount of a property owner's policy discount is based on the community's CRS rating.

As a member of the Community Rating System, Bedford Township is within an elite group of 24 Pennsylvania communities and counties that have received this recognition. With the steps taken by Bedford Township to protect its citizens and increase its resiliency, it has entered the CRS program as a Class 9 participant. For each Class that a community moves up to, it provides its residents with an



additional 5% reduction in their flood insurance premiums up to the 45% reduction that a Class 1 community receives. As a Class 9 community, Bedford Township enables its residents to receive a 5% reduction on their flood insurance premiums.

The Class 9 rating qualifies eligible NFIP policy holders in Bedford Township an average of over \$82.00 in savings on their annual premiums. In addition, each policy written in the non-Special Flood Hazard Area (SFHA) zones of the Township of Bedford receives a 5% annual premium discount, for an average saving of \$58.00. Overall, entering CRS as a Class 9 rating results in a total savings of over \$3,864.00 annually.

For information about flood insurance, property owners should contact their insurance agent, visit <https://www.fema.gov/national-flood-insurance-program>, or call the NFIP's toll-free information line at 800-427-4661. To learn more about the CRS, visit <https://www.fema.gov/national-flood-insurance-program-community-rating-system>.

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