



**DUPAGE
COUNTY**

Building
Division

Zoning &
Planning Division

Environmental
Division

BUILDING & ZONING DEPARTMENT

630-407-6700
Fax: 630-407-6702

www.dupageco.org/building

DATE: OCTOBER 15, 2018

TO: PROPERTY OWNER/INSURANCE COMPANY

**RE: NFIP/CRS NATIONAL FLOOD INSURANCE PROGRAM'S
COMMUNITY RATING SYSTEM**

TO WHOM IT MAY CONCERN:

On October 1, 2018 DuPage County officially became enrolled in Federal Emergency Management Agency's Community Rating System (CRS) program. DuPage County received a CRS rating of 6, meaning unincorporated residents with property located in a floodplain and who pay for flood insurance are eligible to receive up to a 20 percent discount on their flood insurance premiums.

The Community Rating System (CRS) program credits government agencies for efforts that go above and beyond standard flood protection for property owners. Following evaluation, a community receives a rating on a scale from 1 to 10, and a corresponding reduction in FEMA's National Flood Insurance Program premium is offered to the community's residents.

Please let this letter and the accompany authorization letter from FEMA serve as your documentation from the DuPage County Building and Zoning Division enabling you to receive from your insurance provider a discount on your floodplain insurance premium.

Unincorporated residents who pay flood insurance premiums should contact their insurance provider and inquire as to how to save money due to DuPage's new CRS rating. For more information about the CRS program please visit the Department of Building and Zoning website at www.dupageco.org/buildingzoning or contact Paul Hoss CRS Coordinator/Planning and Zoning Administration Coordinator Paul.hoss@dupageco.org or by calling 630-407-6756



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U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472



FEMA

September 1, 2018

Mr. Dan Cronin
Chairman of the Board of Dupage County
421 North County Farm Road
Wheaton, IL 60187

Dear Mr. Cronin:

I want to congratulate your community on its application to the National Flood Insurance Program (NFIP) Community Rating System (CRS). The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has verified that the voluntary actions undertaken by your community exceed the minimum standards of the NFIP and meet the criteria for a CRS Class 6 rating. The floodplain management activities implemented by your community qualifies it for a 20 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2018. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

Please note Preferred Risk Policies, applicable in Zones B, C, and X, on your community's NFIP Flood Insurance Rate Map, are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify annually. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established five-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* Newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region V Office, CRS Coordinator, John Devine, by telephone at (312) 408-5567.

Sincerely,

William H. Lesser, CRS Coordinator
Federal Insurance and Mitigation Administration

Enclosure

cc: Paul Hoss, CRS Coordinator