



NEWS RELEASE

For Immediate Release:

September 26, 2017

For More Information Media Contact:

Gary Stockert, Bismarck Emergency Manager

Phone: 701-222-6727

Email: gstockert@bismarcknd.gov

Community Rating System Discount Takes Effect Oct. 1

Program Mitigates Community Flood Risk and Reduces Flood Insurance Premiums

BISMARCK, N.D. – Residents and business owners in the City of Bismarck and Extraterritorial Zone (ETA) can now enjoy a reduction in flood insurance premiums because of the city’s active participation in the National Flood Insurance Program’s (NFIP) Community Rating System (CRS). In addition to lower premiums, the CRS program helps to reduce the threat of damage due to flooding. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions that meet the goals of the CRS. Discounts for individual policy holders takes effect on or after October 1, 2017 depending on the renewal date of the individual’s flood insurance policy. Contact your insurance agent for more information.

The CRS program is a voluntary incentive program that recognizes and encourages a comprehensive approach to floodplain management and rewards communities that exceed minimum floodplain management requirements. The CRS program provides benefit to Bismarck as the city earns credits by taking action to better manage risk in categories such as public information, mapping and regulations, flood damage reduction, warning and response, stormwater and drainage system maintenance.

The CRS program benefits the Bismarck community through floodplain management best practices and discounts on flood insurance premiums for residents within Bismarck and the ETA. There are approximately 287 eligible flood insurance policy holders within Bismarck and the ETA that qualify for a 10% discount and 56 eligible policy holders that qualify for a 5% discount. There are also approximately 277 preferred risk policies. The Preferred Risk Policies are not eligible for the CRS discount because they already have the best premium available. The preferred risk policy is only available for properties in zones that are shown to have a low risk of flood damage. Those within the ETA will want to ensure their flood insurance policy identifies the Bismarck Community ID number (CID) specifically on their flood insurance policy to ensure the discount is applied for new and existing policies.

This reduction is due to a focused effort by City of Bismarck staff led by Gary Stockert, the city’s Emergency Manager to proactively reduce flood risk beyond FEMA’s NFIP minimum requirements. Stockert worked closely with various city departments including Community Development, Public Works, Engineering, GIS, and Administration to complete the application process and submit the documentation to the Federal Emergency Management Agency (FEMA), providing evidence of the City’s floodplain management, flood preparedness and mitigation activities to achieve the CRS Class rating.

The CRS uses a Class rating system that is similar to fire insurance rating to determine flood insurance premium reductions for residents. CRS Classes are rated from 10 to 1. Bismarck is rated in the CRS Class 8, which entitles residents up to a 10% discount on their flood insurance premiums. The City of Bismarck is one of 11 communities in North Dakota participating in the CRS program. Nationwide, nearly half of Communities participating in CRS by Class are rated eight or nine. Nearly \$30,000 will be discounted from individual insurance policies within the City of Bismarck (and ETA), annually. As a community engages in additional mitigation activities, its residents become eligible for increased NFIP policy premium discounts. Each CRS Class improvement produces a 5 percent greater discount on flood insurance premiums (up to 45%) for properties in the Special Flood Hazard Area (SFHA). As of May 2016, 1,391 communities nationwide participate in the CRS program. CRS communities represent only five percent of the over 22,000 communities participating in the NFIP. For more information visit www.bismarcknd.gov/floodresources.

###