

FEMA'S Rate Relief Programs:

- **NFIP Community Rating System**

The NFIP Community Rating System (CRS) offers insurance premium discounts (up to 45 percent) for individuals in communities implementing floodplain management practices that exceed the minimum requirements of the NFIP. By implementing CRS floodplain management best practices, flood losses are reduced, public safety is enhanced, and the cost of flood insurance is decreased.

- **FEMA's Hazard Mitigation Assistance (HMA) Program**

FEMA's Hazard Mitigation Assistance (HMA) grant programs provide funding for eligible mitigation activities, including elevating properties, that reduce disaster losses and protect life and property from future disaster damages.

- **Elevation Certificates**

An Elevation Certificate is an important tool that documents your building's elevation. The below fact sheet provides valuable information for homeowners including guidance for obtaining an Elevation Certificate which is necessary for determining full-risk rates in high-risk zones. It may also show that you may be paying too much for flood insurance.

- **FEMA Flood Map Appeal**

If a person believes their property was incorrectly included in a NFIP-identified Special Flood Hazard Area (SFHA), they may submit an application to FEMA for a formal determination of the property's location and/or elevation relative to the SFHA.