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RIDGELAND AWARDED NFIP COMMUNITY RATING OF CLASS 6

Better rating gives flood insurance premium reductions

(Ridgeland, MS – December 2, 2011) The City of Ridgeland has recently received a rating of Class 6 for its National Flood Insurance Program (NFIP) Community Rating System (CRS). The NFIP seeks to reduce flood damage to insurable property, strengthen and support the insurance aspects of the program, and encourage a comprehensive approach to floodplain management. The CRS provides insurance premium rate reductions to policyholders.

The more activities a community implements to support the goals of the NFIP, the better the CRS rating and the lower the premiums for those insured. Credit points awarded for CRS activities that affect the rating include public information, mapping and regulatory activities, flood damage reduction, and flood preparedness. Cynthia James, EI, CFM, Ridgeland's Floodplain Management Administrator and Drainage Engineer said, "CRS is a voluntary program. We participate for the benefit of the citizens."

Ms. James adds, "It is important for us to strive to obtain a better rating for the citizens of Ridgeland. It helps our residents save money on their flood insurance premiums. With every point decrease in class rating, the flood insurance rates are reduced by 5 %."

The Class 6 rating gives flood insurance policy holders a 20% reduction in premiums. There are only five cities in Mississippi that have earned Class 6. Hattiesburg is the only other Class 6 city that is not located on the Mississippi Gulf Coast. Coastal communities typically have more credit points toward their rating. Only three cities in Mississippi have earned a better rating, a Class 5, and those cities are located on the coast. The City of

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board of aldermen: Gerald Steen - at - large • Ken Heard, cmo - ward 1 • Chuck Gautier - ward 2 • Kevin Holder - ward 3
Brian P. Ramsey - ward 4 • Scott Jones, mayor pro tempore - ward 5 • Wesley Hamlin - ward 6



Ridgeland is among only 22 of approximately 300 NFIP-participating Mississippi cities and towns to have implemented plans and undertaken activities to meet requirements of the Community Rating System.

Ms. James was recently presented with a National Flood Insurance Program (NFIP) Award from the U.S. Department of Homeland Security, Federal Emergency Management Agency (FEMA) for Ridgeland's successful participation in the NFIP Community Rating System (CRS). Due to Ms. James' effective administration of floodplain management, citizens are better protected from property losses and benefit from lower insurance premiums.

Ms. James said, "In Ridgeland, public information is one of the most important aspects of the program. Residents who live in a flood hazard area receive letters from the city advising them of their location. We seek to bring awareness to those residents and thus, to aid them in protecting their property from any potential loss from flooding."

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