



The National Flood Insurance Program (NFIP) was created in 1968 to help property owners protect themselves financially since standard homeowners' insurance doesn't cover flood damage, whether from heavy rains, rising rivers, tropical storms, or hurricanes. To ensure all our residents qualify for flood insurance, the Nassau County joined the NFIP and agreed to enforce sound floodplain management standards. FEMA develops Flood Insurance Rate Maps for each jurisdiction. Homes in mapped "high-risk" flood areas have at least a 25% chance of flooding, but anyone can be financially vulnerable to floods. In fact, **a third of all flood damage claims are made by residents outside of high-risk areas.**

Communities that voluntarily agree to adopt and enforce stricter ordinances to reduce flood risk can enroll in the NFIP Community Rating System (CRS) and earn insurance premium discounts for their residents. In Nassau County only the City of Fernandina Beach currently participates in the CRS flood mitigation program. CRS "credit point" activities fall into four categories (*Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness*) and include preserving open space, regulating development, improving drainage, protecting flood-prone buildings, and implementing public awareness and education programs. These activities can garner discounts from 5% to 45% for every flood insurance policy in the jurisdiction.

Planning for the inevitable and taking action before a threat becomes a reality makes our community safer and more resilient, and mitigation projects can mean long-term cost-savings for residents. As part of the ongoing review of Nassau County's Local Mitigation Strategy (LMS), officials and stakeholders are constantly identifying local hazards and ways to keep their impacts at a minimum. We need the public's help to document storm and flooding issues throughout the county, suggest improvements, and support our application for inclusion in the CRS and reduced insurance rates for our citizens.

Get involved in Preparedness and Mitigation! Stay informed, get a free Citizen's Disaster Preparedness Guide, and send your photos of any storm, flooding, lightning, or hail damage to NassauEM via Facebook, Messenger, or Twitter.