

## BRYAN COUNTY RETAINS COMMUNITY RATING SYSTEM CERTIFICATION, ENSURING FLOOD INSURANCE DISCOUNTS

**BRYAN COUNTY, GA – April 29, 2020 –** Bryan County recently received the gratifying news that it has maintained an above-average Community Rating System (CRS) program certification, thanks to the diligent efforts and meticulous record-keeping of the county's staff. The Community Development and Engineering Departments headed up the nearly yearlong process to re-certify.

The CRS is a program Bryan County participates in as a function of the National Flood Insurance Program, which ensures citizens get a discount on their flood insurance. The county's rating is based the services and functions the county provides to help mitigate losses from flooding, according to Community Development Department Planning Manager Amanda Clement, who oversaw the process.

For example, the county offers a variety of outreach services to the community to help educate residents about flood risks in the region. This includes mapping services, which lets residents know where flood zones are located and whether they live in one.

"If they have questions about what zone they're located in, we help them find that information and provide them with all the information they need to understand flood risks," Clement said.

Additionally, regarding subdivision and building design, the Community Development Department enforces higher regulatory standards to try to pull buildings out of flood hazard areas and require structures be elevated if they are in a high-risk area, thus minimizing loss if a flood does occur.

Thanks to the departments' efforts, Bryan County residents enjoy a 20 percent discount on their flood insurance.

Angel McBride, co-owner of family-owned Richmond Hill Insurance, said, "Not everybody realizes that flood insurance is separate from their other traditional property insurance, so we always recommend

reviewing your insurance needs every year well before hurricane season. Flood insurance must be in place for 30 days before a claim can be made so we urge people to act now. This good news from Bryan County means that county residents can enjoy significantly lower premiums for their flood insurance policies."

The CRS audit is performed every five years by the Insurance Services Offices (ISO). This time, the process began in May 2019 and ended this month when the county received notification it would be recertified.

"We were notified four months ahead of time – in May 2019 – that our audit was coming up, so we started getting our documentation in order right away. An ISO specialist visited in October 2019, and then we revised our audit documents. We received a more technical review following that October visit, and then we received final notification this month that everything went well and we'll maintain our certification," Clement said.

For more information on the CRS program or the Community Development Department, please visit <a href="https://www.bryancountyga.org/government/departments-h-z/planning-zoning">https://www.bryancountyga.org/government/departments-h-z/planning-zoning</a>. For more regular information about Bryan County, please visit www.bryancountyga.org or follow the county on their social media accounts, including Facebook, Twitter and Instagram.

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