



**NOVEMBER 18, 2020**

**SANTA ROSA ISLAND AUTHORITY  
MEMORANDUM**

**TO:** SRIA Board Members

**FROM:** Paolo Ghio, CFM, Executive Director and  
Director of Development Services

**RE:** Community Rating System (CRS) required annual update

As part of the Santa Rosa Island Authority's participating in the CRS program, staff is required to provide an annual update to the Board and general public of actions the Authority is executing to minimize the risk of flood damages on Pensacola Beach. In return for location participation in the CRS program citizens that purchase flood insurance will receive a 25% discount off of the regular premium. The actions are implemented as a true comprehensive effort between the Authority's Development Services Department and Escambia County Building Inspections Department.

There are two attachments included for your review.

- 1) A CRS presentation that details the goals and objectives of the CRS program and;
- 2) The required annual update document that provides an analysis of the goals and objectives set by the Local Mitigation Strategy Board.



## SANTA ROSA ISLAND AUTHORITY

### Community Rating System (CRS)

- Is a voluntary program that recognizes and encourages community floodplain management activities that exceed the minimum National Flood Insurance Program requirements.
- Santa Rosa Island Authority/Pensacola Beach joined the CRS program in 1991.
- CRS is a point system program that reduced flood insurance premiums for the citizens of participating communities.

#### CRS Goals are to:

- Reduce flood damage to insurable property;
- Strengthen and support the insurance aspects of the NFIP, and
- Encourage a comprehensive approach to floodplain management

#### If there is a flood, our CRS activities result in:

- Saving lives.
- Preventing property damage.
- Avoiding lost jobs and economic devastation caused by flooding of offices, stores, and other facilities.



**PENSACOLA BEACH/SANTA ROSA ISLAND  
AUTHORITY**

**2020**

<b>CLASS</b>	<b>5</b>
<b>% DISCOUNT FOR SFHA</b>	<b>25%</b>
<b>% DISCOUNT FOR NON-SFHA</b>	<b>10%</b>
<b>Total Flood Policies in Force</b>	<b>Approx. 3,492</b>