



**SANTA ROSA ISLAND AUTHORITY
MEMORANDUM**

TO: SRIA Board Members

FROM: Juan C. Lemos, CFM
Director of Development Services

RE: Community Rating System (CRS) required annual update - 2022

As part of the Santa Rosa Island Authority's participation in the CRS program, staff is required to provide an annual update to the Board and identify public of actions the Authority is executing to minimize the risk of flood damages on Pensacola Beach. In return for the jurisdiction's participation in the CRS program, Pensacola Beach leasehold property 's that require purchase of flood insurance can receive a 25% discount off their regular premium. Implementation of the actions require a comprehensive effort between the Authority's Development Services Department and Escambia County Building Inspections Department staff.

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 as shown in the Local Mitigation Strategy Plan.



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.
- Pensacola Beach jurisdiction joined the CRS program in 1991.
- CRS is a point system program that provides the ability for a participating community to get reduced flood insurance premiums for the citizens.

CRS Goals

- To reduce flood damage to insurable property
- To strengthen and support the insurance aspects of the NFIP, and
- To 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 impact caused by flooding of offices, stores, and other facilities.



**SANTA ROSA
ISLAND AUTHORITY**

**PENSACOLA BEACH/SANTA ROSA ISLAND
AUTHORITY**

2022

CATEGORY CLASS	5
% DISCOUNT FOR SFHA	25%
% DISCOUNT FOR NON-SFHA	10%
Total Flood Policies in Force	3,091
Previous year 2021	3,492