



ST. MARY'S COUNTY GOVERNMENT
PUBLIC INFORMATION OFFICE

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COMMISSIONERS OF ST. MARY'S COUNTY

James R. Guy, President

Mike Alderson, Jr., Commissioner

Eric S. Colvin, Commissioner

Michael L. Hewitt, Commissioner

Scott R. Ostrow, Commissioner

NEWS RELEASE *for Immediate Release*

No. 2024 – 197

November 25, 2024, 9 a.m.

St. Mary's County Earns Class 7 CRS Rating, Bringing Flood Insurance Discounts to Local Homeowners

LEONARDTOWN, MD – St. Mary's County Government is proud to announce that it has earned a Class 7 rating under the Federal Emergency Management Agency's (FEMA) Community Rating System (CRS). The Community Rating System is a voluntary incentive program that encourages floodplain management activities that go beyond the minimum requirements of the National Flood Insurance Program (NFIP), helping communities like ours become more resilient to flooding.

As a result of this new rating, most NFIP flood insurance policyholders in St. Mary's County will qualify for a **15% discount on their flood insurance premiums** for policies issued or renewed on or after October 1, 2024. This reduction translates to tangible savings for local homeowners, reflecting FEMA's recognition of the County's proactive approach to reducing flood risks and protecting property.

"This achievement is the result of dedicated efforts of our Department of Land Use & Growth Management and our Department of Emergency Services to enhance our community's safety and resilience against flood hazards," said Commissioner President, Randy Guy. "These measures not only provide peace of mind for our residents but also help lower the cost of living for families in flood-prone areas."

St. Mary's County's CRS team has worked diligently through a comprehensive list of flood preparedness and mitigation activities. This Class 7 rating is awarded based on actions such as improving floodplain mapping, advancing public education on flood risks, developing emergency response plans, and implementing resilience measures that help preserve the natural functions of floodplains.

"In addition to cost savings, this designation has created a unique opportunity to further educate our community on the risk of flooding and how residents can protect themselves and their families for generations to come," said Jessica Andritz, Director for the Department of Land Use & Growth Management.

– **MORE** –

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The County's Class 7 rating will remain in place as long as it continues to meet annual recertification requirements and follow CRS program guidelines. FEMA will conduct a verification visit every five years to ensure compliance and to evaluate potential advancements that could lead to even greater insurance savings for residents.

To learn more about the Community Rating System and how it benefits local property owners, please visit <https://www.fema.gov/floodplain-management/community-rating-system>.

To learn more about local floodplain management, visit www.stmaryscountymd.gov/FPM or call the Department of Land Use & Growth Management at (301) 475-4200 ext. 1500.

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