



FEMA

April 1, 2019

The Honorable Laura Hoydick
Mayor of Stratford
2725 Main Street
Stratford, CT 06615

Dear Mayor Hoydick:

I want to congratulate your community on its application to the National Flood Insurance Program (NFIP) Community Rating System (CRS). The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has verified that the voluntary actions undertaken by your community exceed the minimum standards of the NFIP and meet the criteria for a CRS Class 8 rating. The floodplain management activities implemented by your community qualifies it for a 10 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2019. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

Please note Preferred Risk Policies, applicable in Zones B, C, and X, on your community's NFIP Flood Insurance Rate Map, are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify annually. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established five-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* Newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region I Office, CRS Coordinator, Manichanh Houatchanthara, by telephone at (617) 956-7513.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser".

William H. Lesser, CRS Coordinator
Federal Insurance and Mitigation Administration

Enclosure

cc: Mr. Jay Habansky, CRS Coordinator