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FOR INFORMATION CALL

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Ald. Joe Davis, Sr.
(414) 286-3787

Milwaukee Residents may get Reduced Rates for Flood Insurance

Alderman Davis proposing city participation in FEMA's community rating system

Draft legislation proposed by **Alderman Joe Davis, Sr.** directs a city agency to apply for the Federal Emergency Management Agency's National Flood Insurance Program community rating system accreditation, which if granted would allow residents to purchase flood insurance at discounted rates.

Alderman Davis, whose 2nd Aldermanic District was hit particularly hard by flooding and basement backwater caused by the record July storms, said the measure directs the city's Office of Emergency Management and Homeland Security to apply for the FEMA community rating system (CRS) accreditation and to coordinate all related city efforts.

"As we are now the nation's fourth poorest large city, resources are scarce and Milwaukee's leaders need to look into securing assistance and discounts whenever possible," said Alderman Davis. "That's what the CRS accreditation can do – it can provide discounted flood insurance for those who choose to participate in the National Flood Insurance Program (NFIP)."

The community rating system is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. Alderman Davis said this key work will likely fall to certain city departments, especially the Department of Public Works, and the Milwaukee Metropolitan Sewerage District (MMSD).

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Discounted Flood Insurance/ADD ONE

The program provides discounted flood insurance premium rates to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS: reducing flood losses; facilitating accurate insurance rating; and promoting the awareness of flood insurance.

Alderman Davis said applying for CRS accreditation is the “easy part of the process.” “There’s no doubt that it will take some work making sure Milwaukee makes the floodplain and infrastructure modifications necessary to achieve CRS accreditation,” he said.

“But we need to keep fresh the memories of devastation from this past July, and then consider the key overall goals of the program – reducing flooding losses and making people aware of flood insurance. We live in tough economic times, and I think it would be great to allow people to buy discounted flood insurance,” he said.

Alderman Davis said he intends to have the legislation before the Common Council’s Public Safety Committee next week, with a possible final full Council vote on the measure coming November 3.