

# FEMA In Your Community: Wheat Ridge, Colorado Benefits from Effective Floodplain Management

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FEMA Region VIII flood insurance specialist Matt Buddie presents the City of Wheat Ridge, Colorado with a plaque recognizing the community's work in floodplain management at a March 26 city council meeting. Wheat Ridge is one of only a handful of Colorado communities to earn a Class 5 rating, and is among the top 1 percent of participating communities nationally. Under the Community Rating System (CRS) program, Wheat Ridge residents and businesses will receive a 25 percent discount on their flood insurance premiums. He is pictured here with Wheat Ridge Mayor Bud Starker and floodplain administrator Mark Westberg.

CRS recognizes and rewards communities that exceed minimum floodplain management requirements. Participating communities earn credits by taking action to better manage risk in categories such as public information, warning systems, technical mapping and floodplain regulation.

Under the CRS ratings scale of 1 to 10, the lower the score, the higher the discount. Class 1 requires the most credit points and provides the largest flood insurance premium reduction (45 percent), while Class 10 means that either the community does not participate in the CRS or has not earned the minimum credits to receive a premium reduction.

The bottom line is that CRS rewards community initiative and promotes public safety. Residents and businesses receive a discount on their insurance payments, while at the same time flood risk is reduced, resulting in safer, more resilient communities. Premium savings represent money that stays in the local economy, another benefit to individuals and the whole community.

For more information:

- [Community Rating System](#)
- [FEMA Region VIII Twitter](#)



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