



FEMA

OCT 01 2006

The Honorable James Bohnsack
Chairman, Rock Island Board of Commissioners
1504 3rd Avenue
Rock Island, Illinois 61202

Dear Mr. Bohnsack:

I want to congratulate your community on its application to the National Flood Insurance Program's (NFIP) Community Rating System (CRS). The voluntary actions undertaken by your community exceeding the minimum standards of the NFIP have been verified and meet the requirements for a Class 7 rating.

The reward for your community's activities is a fifteen percent discount for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2006. This saving is a tangible result of the flood mitigation activities your community has implemented that protect lives and property. Please note that there are no CRS discounts for Preferred Risk Policies (available for eligible Zones B, C, and X properties); and the discounts in Zones B, C, X, D, AR, and A99 are limited to ten percent in Class 1-6 communities, and five percent in Class 7-9 communities; because the rates for these already reflect significant premium reductions. It is also important for you to know that the CRS discount is applied before the addition of the Federal Policy Fee.

Provided there are no NFIP compliance actions, the rating will be automatically renewed annually and a letter will not be sent. This renewal will occur as long as your community continues to implement the activities you certify annually each October. If no additional modifications or new activities are added, your community will not have another verification visit for five years. Meanwhile, the Federal Emergency Management Agency (FEMA) will periodically send you CRS information to keep your community informed.

You are encouraged to add new activities annually in order to obtain a better CRS classification. Each improvement in CRS Class results in greater flood insurance premium savings and brings your community closer to being truly disaster resistant. If you have any questions on the enclosed scoring or need additional information, please contact the FEMA Regional Office in Chicago, Illinois by telephone at (312) 408-5230.

Sincerely,

A handwritten signature in black ink that reads "David I. Maurstad".

David I. Maurstad
Director
Mitigation Division

Enclosure