

is to eliminate or reduce the damage to property and the disruption to life caused by repeated flooding of the same properties.

As stated by the Bradford County Building & Zoning Department, the following details are noted for repetitive loss properties:

- There are 2 residential properties considered RL located in Unincorporated Bradford County (Crosby Lake and Sampson Lake).
- There are no RL properties in the other jurisdictions.

#### *Community Rating System (CRS)*

The Community Rating System (CRS) is a voluntary program for National Flood Insurance Program (NFIP) participating communities. This program's goals are to reduce flood damages to insurable property, strengthen and support the insurance aspects of the NFIP, and encourage a comprehensive approach to floodplain management. CRS has been developed to provide incentives in the form of premium discounts for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

According to the Building & Zoning Department, Bradford County does not participate in the CRS.

#### *Identification and Analysis of the County's Mitigation Projects*

The LMS consists of mitigation projects that are designed to minimize potential losses to natural disasters identified in the risk assessment. The strategy provides for maintaining existing protection mechanisms provided in the county and municipal government comprehensive plans, code of ordinances, land development regulations (LDR) and other implementation mechanisms. The strategy also provides for identifying future local government capital improvements, which, among other purposes, mitigate adverse impacts from natural disasters, and a public information program to educate county residents of the need to prevent and mitigate damage caused by natural disasters.

As part of its strategy, the county will maintain its NFIP status and according to the Building, Zoning & Planning Department, the county is currently working on the CRS certificate for the county. The county and its associated municipality will also use any updated floodplain maps prepared as a result of the FEMA Floodplain Map Modernization Program and Repetitive Loss Initiative. The county and its associated municipality, when feasible, will also use any products produced through the FEMA's on-going field and database verification projects for repetitive loss properties.