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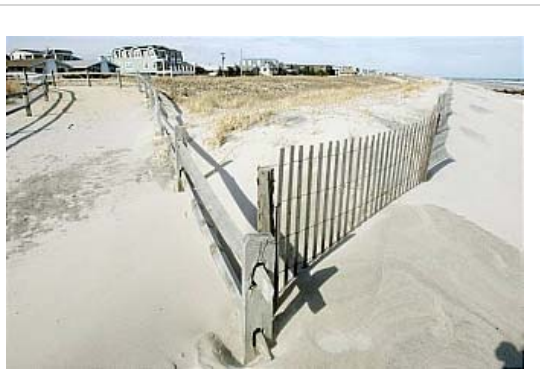
# Avalon planning reaps premium

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- HOME
- Optimize your ad
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- Special Occasions
- Legal Notices
- Special Sections
- Newspaper Ads
- NEWS
- Today's News
- Daily Headlines
- Atlantic City
- Atlantic County
- Cape May County
- Cumberland County
- Ocean County
- New Jersey
- Nation
- World
- War in Iraq
- Special Reports
- Education
- Politics
- Weather
- Lottery
- Weird News
- Story Archive
- OPINION
- Press Editorials
- Voice of the People
- Columns
- Commentary
- INTERACTIVE
- Reader Blogs
- Podcasts
- Rss
- Videos
- Local Photos
- AP Photos
- SPORTS
- College Sports
- High School
- Local
- Boating and Fishing
- Golf
- Phillies/MLB
- Eagles/NFL
- Flyers/NHL
- 76ers/NBA
- Nextel Cup
- BUSINESS
- Local
- Stock Market
- National
- Technology
- Science & Nature

The Borough of Avalon has received a special designation from the National Flood Insurance Community Rating System that allows the taxpayers a reduction in the cost of flood insurance. The beach replenishment and dune project on the north end of town, was one of the factors in the rating. Monday March 19, 2007.

PRESS OF ATLANTIC CITY PHOTO / DALE GERHARD



**AVALON** — In the eyes of the federal government, Avalon is more prepared for a flood than any coastal town from Maine to Nags Head, N.C. The Federal Emergency Management Agency on Monday designated the barrier island in a category that will reduce homeowners' flood-insurance premiums an additional 5 percent. Avalon homeowners with flood insurance already received discounts of as much as 15 percent because of its initiatives to deal with floods and storms, FEMA officials said. Stephen Kempf Jr., regional director for FEMA Region II, said the overall 20 percent translates annually to \$590,000 — or an average savings of \$114 per policy holder. Avalon is a town that allows visitors to its Web site to listen to music files of its flood sirens.

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The National Flood Insurance Community Rating System gave Avalon a Class 6 rating through a voluntary federal program that entices municipalities to enact programs and policies that can reduce flood-insurance premiums. Avalon Borough Councilman Charles Covington said Avalon has sought to improve its ratings for more than a decade. Covington acknowledged the concerns of living in a town surrounded by water. At a meeting Monday, he spoke behind a backdrop of photographs of houses and beaches ravaged in the storm of 1962. The flood-insurance ratings offer discounts in increments of 5 percent and typically take

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several years between each tier.

Avalon received its first reduction in 1996.

"That 20 percent was that jewel in the crown," said Harry deButts, Avalon's director of public works and emergency management.

FEMA and Avalon officials credited a series of measures — from public information and storm-warning systems to restocking beaches and dunes damaged by erosion.

DeButts also credited strict building codes for higher flood elevations on new construction.

Construction of a seawall along Avalon's northern end finished last year, which also helped, deButts said.

The National Flood Insurance Community Rating System rates towns by using 18 activities that fall under four categories: public information, mapping and regulations, flood damage and flood preparedness.

Municipalities throughout the country participate in the program at their own discretion.

Avalon is one of 80 municipalities out of 1,049 that participate in the program that achieved a Class 6 distinction.

Avalon Borough Council President Nancy Hudanich said the paperwork for the FEMA flood application is thicker than a Bible.

The federal system uses a scale from Class 1, being the highest, to Class 10.

The highest class rating offers as much as a 45 percent discount on flood-insurance premiums, said Pat Griggs, a national hazards program specialist with FEMA.

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