

National Flood Insurance Program's Community Rating System:

An Introduction and Discussion of the RDO Role:
1/2 Presentation - 1/2 Discussion

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August 26, 2014

National Flood Insurance Program

- Established in 1968
- A voluntary program based on an agreement between the federal government and the community
- In exchange for adopting and enforcing a floodplain regulations, federally-backed flood insurance is made available to property owners throughout the community



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National Flood Insurance Program

- Over 5.5 million flood insurance policies are now in effect nationwide
- Nearly 22,000 participating communities in the NFIP
- 1,296 participating CRS communities nationwide, or covering 69% of policies in force



NFIP Objectives

- Reduce loss of life and property caused by flooding
- Reduce rising disaster relief costs caused by flooding
- Make Federally backed flood insurance coverage available to property owners.



Accomplishing NFIP Objectives

- Require new construction and substantial improvements to be flood resistant:
 - Lowest floor built above the base flood elevation
 - Protection of structures in velocity zones (V Zones)
 - Prohibit new development in designated floodways that would increase flood heights.



Federal Role in the NFIP

- Establish development/building standards
 - ✓ minimum standards required
- Risk identification
 - ✓ maps are aging, urbanization and other changes)
- Provide affordable flood insurance coverage



State Role in the NFIP

- Establish state-specific development/building standards that include NFIP minimums
- Community ordinance review
- Provide technical assistance and training to communities
- Evaluate community floodplain management activities:
 - ✓ Community assistance contacts (CACs)
 - ✓ Community assistance visits (CAVs)
- Assists with CRS program



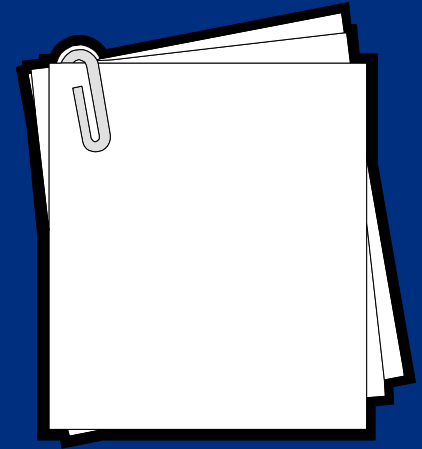
Local Government Role in the NFIP

- Adopt local floodplain management laws in compliance with NFIP minimum standards and state laws
- Require new construction and substantial improvements to be flood resistant
- Guide future development away from flood hazard areas
- Prohibit new development in designated floodways that would increase flood heights



Community Floodplain Administrator's Role

- Implement regulations
- Issue or deny permits
- Conduct inspections
- Determine compliance and take enforcement actions
- Maintain community maps and coordinate map appeals and revisions
- Disseminate floodplain management information



Flood Insurance Coverage

- Residential Properties
 - ✓ Owners
 - ✓ Renters
 - ✓ Condominiums
- Commercial Properties
- Coverage
 - ✓ Building
 - ✓ Contents

A screenshot of the FloodSmart.gov website navigation menu. The menu is organized into several sections: HOME, FLOODING & FLOOD RISKS, ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM, RESIDENTIAL COVERAGE, COMMERCIAL COVERAGE, PREPARATION & RECOVERY, and RESOURCES. The "What's Covered" link under the Residential Coverage section is circled in red. The logo for FloodSmart.gov and the National Flood Insurance Program is at the top right of the screenshot.

FloodSmart.gov
The official site of the NFIP

HOME

FLOODING & FLOOD RISKS

ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

RESIDENTIAL COVERAGE

- > Homeowner
- > Renter
- > Condo Owner/Renter
- > Policy Rates
- > What's Covered
- > Understanding the Basics
- > Questions for Your Agent
- > Agent Locator

COMMERCIAL COVERAGE

PREPARATION & RECOVERY

RESOURCES

- > Agent Site
- > Agent Locator
- > Community Resources
- > File Your Claim
- > Frequently Asked Questions
- > Glossary
- > Flood Facts

HOME

FLOODING & FLOOD RISKS


ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

RESIDENTIAL COVERAGE

COMMERCIAL COVERAGE

PREPARATION & RECOVERY

RESOURCES

- > Agent Site
- > Agent Locator
- > **Community Resources**
- > File Your Claim
- > Frequently Asked Questions
- > Glossary
- > Flood Facts
- > Media Resources
- > Toolkits
- >  Email Updates

Real Life Flood Stories: See What a Flood is Really Like

Watch the devastating stories of those who have experienced a flood and learn what they would have faced if they didn't have flood insurance.

[SEE ALL VIDEO TESTIMONIALS](#)



FEATURED STORY



The Day The Levee Breached
A levee breach *almost* cost the Lusks everything



Atlanta's Unending Rainstorms
Two Looks at the same flood – with and without flood insurance.

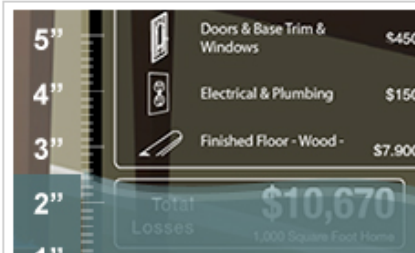


The Little Creek That Grew
A creek's rising waters nearly ravaged his investment.

- 
- [Spring Flooding](#)
- [Levee Simulator](#)
- [New Flood Maps](#)
- [Video Testimonials](#)
- 

LATEST NEWS

Changes are coming to the NFIP. Visit the [Biggest-Waters Flood Insurance Reform Act of 2012 webpage](#) to learn how the changes might affect you.



One-Step Flood Risk Profile

HOW CAN I GET COVERED?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:

Community Rating System



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Community Rating System Basics

- Created in 1990
- Voluntary program
- Provides reduced flood insurance premiums where there is better floodplain management (above and beyond the minimum requirements of the NFIP)
- Administered by the Insurance Services Office
 - ISO/CRS Specialist



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CRS Goals

1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Foster comprehensive floodplain management



Annual



Four Series of Activities

300 Public Information

400 Mapping and Regulatory

500 Flood Damage Reduction

600 Warning and Response

19 Activities

96 Elements



Flood-prone areas of Santa Clara County Coyote Watershed

San Francisco Bay

Rain happens

Your property is located in a flood-prone area

Since 1998, the Santa Clara Valley Water District has been participating in FEMA's national program to increase awareness of the possibility of flooding in areas designated as Special Flood Hazard Areas. This notice is sent every year to residents and property owners in the flood-prone areas of the county as part of a national flood awareness program and initiative.

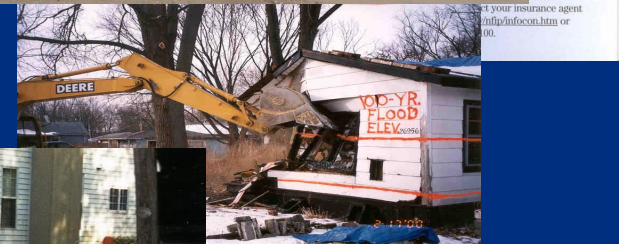
Notice: Flood-prone properties are determined through map interpretation. However, errors may occur, especially when properties are near the edge of flood zones or if the flood zone is small or narrow. If you want to verify the flood-zone information, please call the water district's Community Project Review Unit at (408) 255-2607, ext. 2588.

Owners of multiple properties can determine which property this notice refers to by checking the Assessor's The APN to the right of the property.

For more information, visit our web site at [www.scvwd.org](#) or call our address. If you do not have a computer, you may contact the Community Projects District at (408) 255-2607, ext. 2588.

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CRS Classes and Discounts

Class	Points	SFHA	Non-SFHA	PRP
1	4,500	45%	10%	0
2	4,000	40%	10%	0
3	3,500	35%	10%	0
4	3,000	30%	10%	0
5	2,500	25%	10%	0
6	2,000	20%	10%	0
7	1,500	15%	5%	0
8	1,000	10%	5%	0
9	500	5%	5%	0
10	< 500	0	0	0





Community Rating System

Community: LONGMONT, CITY OF

State: COLORADO

COLORADO

County: BOULDER COUNTY

CID: 080027

080027

Current CRS Class = 8

[\[Printable Version\]](#)

	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF	256	182	18	56
PREMIUM	\$217,719	\$184,599	\$14,144	\$18,976
AVERAGE PREMIUM	\$850	\$1,014	\$786	\$339

CRS Class

09	Per Policy	\$43	\$56	\$41	\$0
	Per Community	\$11,000	\$10,256	\$744	\$0
08	Per Policy	\$83	\$113	\$41	\$0
	Per Community	\$21,255	\$20,511	\$744	\$0
07	Per Policy	\$123	\$169	\$41	\$0
	Per Community	\$31,511	\$30,767	\$744	\$0
06	Per Policy	\$166	\$225	\$83	\$0
	Per Community	\$42,511	\$41,022	\$1,489	\$0
05	Per Policy	\$206	\$282	\$83	\$0
	Per Community	\$52,766	\$51,277	\$1,489	\$0

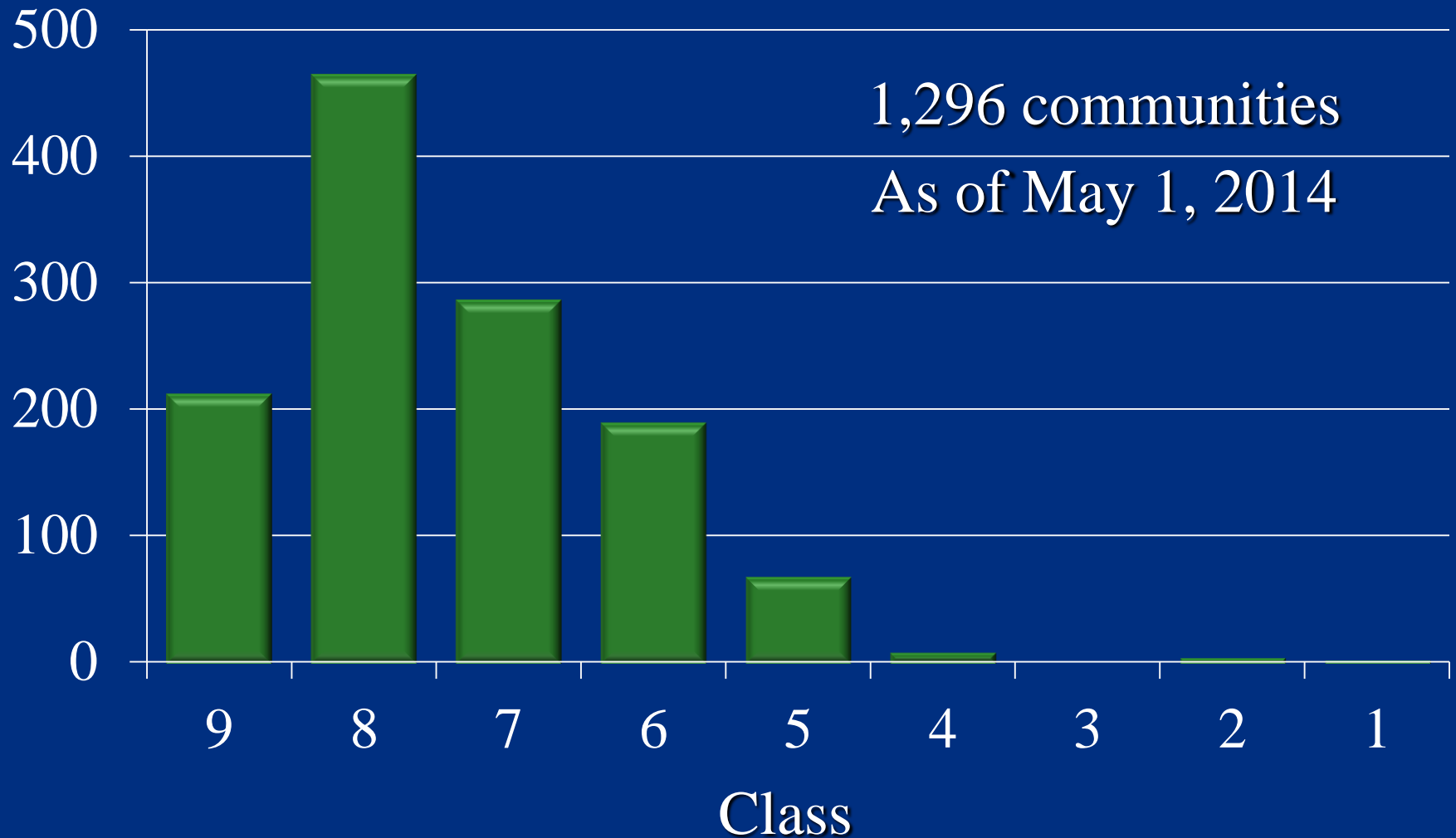
Community Rating System

Benefits

- ✓ Money stays in the community
- ✓ Insurance savings offset costs
- ✓ Better and better organized programs
- ✓ Technical assistance
- ✓ Public information builds constituency
- ✓ Incentive to keep implementing



Community Rating System



Community Rating System



OMB No. 1660-0022
Expires: December 31, 2016

National Flood Insurance Program
Community Rating System

Coordinator's Manual

FIA-15/2013



FEMA

Four Series of Activities

300 Public Information

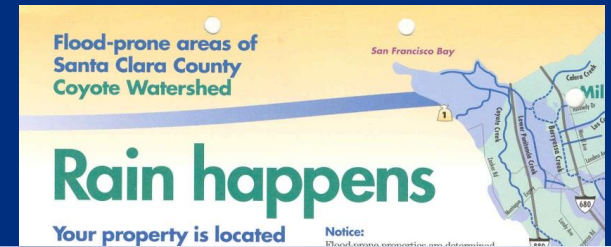
400 Mapping and Regulatory

500 Flood Damage Reduction

600 Warning and Response

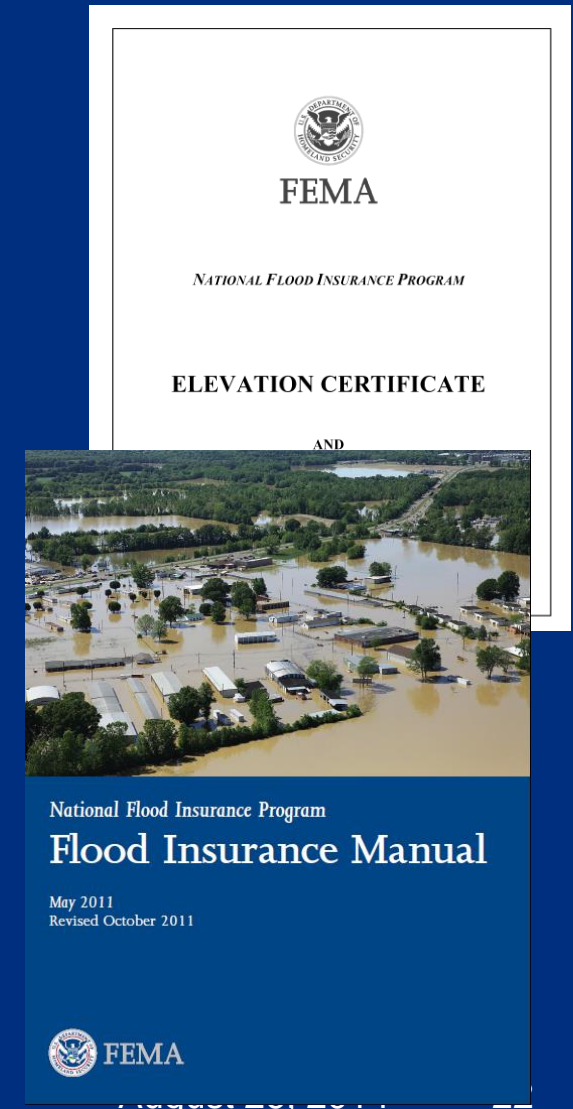
19 Activities

96 Elements



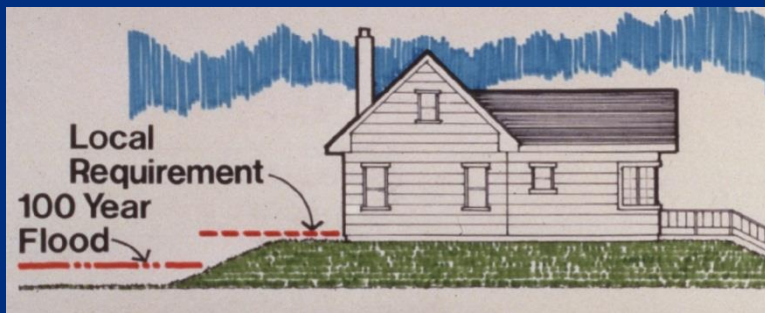
Public Information Activities

- 310 Elevation Certificates
- 320 Map Information Service
- 330 Outreach Projects
- 340 Hazard Disclosure
- 350 Flood Protection Information
- 360 Flood Protection Assistance
- 370 Flood Insurance Promotion



Mapping and Regulation Activities

- 410 Floodplain Mapping
- 420 Open Space Preservation
- 430 Higher Regulatory Standards
- 440 Flood Data Maintenance
- 450 Stormwater Management



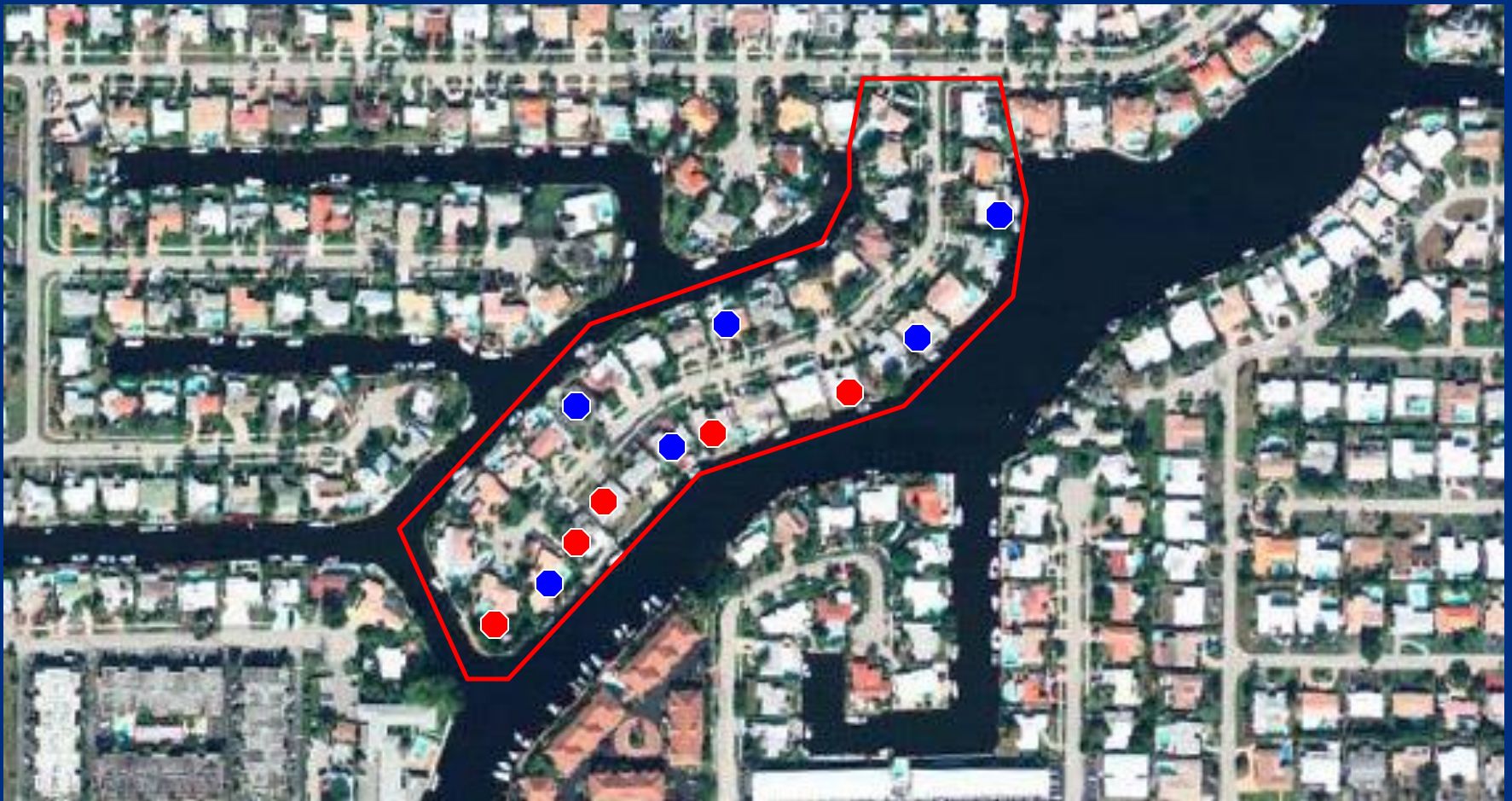
Flood Damage Reduction Activities

- 510 Floodplain Management Planning
- 520 Acquisition and Relocation
- 530 Flood Protection
- 540 Drainage System Maintenance



Repetitive Loss Properties

- CRS communities must update their repetitive loss list
- Map the repetitive loss properties
- Prepare an analysis or plan, if more than 10 RL properties



Warning and Response Activities

- 610 Flood Warning and Response
- 620 Levees
- 630 Dams



Other CRS Program Priorities

Goal 1. Reduce and avoid flood damage to insurable property.

Goal 2. Strengthen and support the insurance aspects of the NFIP.

Goal 3. Foster comprehensive floodplain management.

- Natural Floodplain Functions
- All-Hazard Mitigation
- Future Conditions and Impacts of Climate Change



CRS Community Responsibilities

- ✓ Application
 - ✓ Submit Letter of Interest
 - ✓ Include Quick-Check optional
- ✓ Pass a CAV
- ✓ Designate CRS Coordinator
- ✓ Implement activities
- ✓ Submit Annual Recertification
- ✓ Cooperate with Every 5-Year Verification Visit
- ✓ Maintain ECs, Program Data and FIRMs, forever
- ✓ Maintain other records until “Cycle Verification Visit”





210 Requesting CRS Credit

A		B		C		D		E		F	G	H	I
CRS Quick Check													
1	Community Name								State			BCEGS	10
2	NFIP Number								FIRM Effective Date				
3	Population								Current FIRM Date				
4	Application Date								County				
5													
6													
7			<u>Chief Executive Officer</u>						<u>CRS Coordinator</u>				
8			Name										
9			Title										
10			Address										
11			Address										
12							CRS Coordinator's phone				Fax		
13							CRS Coordinator's e-mail						
14													
15	Section		Prerequisites						Met	Can Meet	Enter		
16	211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?										
17		a(4)	How many repetitive loss properties are there in your community?										
18		a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)										
19		a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?										
20	213	a	How many buildings are in your community's Special Flood Hazard Area?										
21		a	How large is your community's Special Flood Hazard Area (in acres)?										
22													
23			CRS Activities and Elements						Now	Could	Credit	Max	
24	310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?				38				38	38	
25		b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?								12	48	
26	320	a	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?								30	30	
27		b	Do you provide inquirers with other non-insurance related information that is shown on your FIRM?								20	20	
28		c	Do you provide information about flood problems other than those shown on the FIRM?								20	20	
29		d	Do you provide information about flood depths?								20	20	
30		e	Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?								20	20	
31		f	Do you provide information about past flooding at or near the site in question?								20	20	
32		g	Do you provide information about areas that should be protected because of their natural floodplain functions?								20	20	



210 Requesting CRS Credit

CRS Quick Check

Program to regularly inspect storage basins and to remove debris when			25	120
when flooding is expected (more than listening to the radio)?	25			
annex to the emergency plan) that specifies what to do after a flood			25	340
the floodplain and arrangements for special warnings to them?				
community? (see www.stormready.noaa.gov/).	25		25	25
Program, and a levee failure warning and response plan (similar to 610 a-d)?		50	50	235
properties in the area that would flood if the levee were overtopped?				
upstream dam? If so, enter the credit for the state's dam safety "Dam Safety Scores" tab in this Excel file.			0	45
se plan (similar to 610 a-d)? Is there an annual outreach project sent to the dam failed?			25	115
for "CGA" from the right column on the "Growth Rates" tab in this	1.00	1.00	1.00	1.50
	Now	Could		
Total	877	339		
Total "Now" + "Could"		1,216		
Potential CRS Class	9	8		

Community Rating System

“HELP”

- ✓ ISO/CRS Specialist
- ✓ State
- ✓ FEMA
- ✓ Publications
- ✓ CRS Website
- ✓ Other CRS communities
- ✓ CRS users groups



Community Rating System



[Home](#) ▾ [2013 Manual](#) [100 Series](#) [200 Series](#) [300 Series](#) [400 Series](#) [500 Series](#) [600 Series](#) [700 Series](#)

CRS Resources Home

This is the temporary location of the CRS Resources webpage. This website is provided for webinar participants, users groups, and CRS coordinators to obtain reference materials related to ongoing refinements of the CRS. Here you will find CRS guidance documents, worksheets, and tools relevant to the activities to be credited under the New CRS Coordinator's Manual.

Use the menu above to find resources organized by CRS Activity.

↓ [Download the 2013 CRS Coordinator's Manual](#)

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New communities can [click here](#) to find the CRS application and Quick Check.

CRS Users Groups

- ✓ Informal organization
- ✓ Interested people
- ✓ Locally administered
- ✓ Set own priorities
- ✓ Meet periodically
- ✓ Share ideas
- ✓ Cooperate on joint ventures
- ✓ Provide feedback on CRS



CRS Users Groups

- ✓ Citrus County, FL
- ✓ Miami-Dade County, FL
- ✓ Palm Beach County, FL
- ✓ Tampa Bay, FL
- ✓ Volusia County, FL
- ✓ Southwest Florida
- ✓ Mississippi coast (CHOST)
- ✓ New Orleans, LA (FLOAT)
- ✓ Baton Rouge, LA
- ✓ Jefferson Parish, LA
- ✓ Houston/Galveston, TX (FAST)
- ✓ Colorado Association
- ✓ Delaware
- ✓ Georgia
- ✓ Illinois
- ✓ Kansas/Missouri
- ✓ Northern Virginia
- ✓ Northwest Arkansas
- ✓ Northwest (NORFMA)
- ✓ Oklahoma Association
- ✓ Southern California
- ✓ Virginia
- ✓ (New York)



How Regional Planning Agencies could Assist with CRS

- Ambassador, Advocate, Reminder
- Coordinator, Connections-maker, Host
- Explainer, Interpreter, Facilitator
- Doer
 - ✓ Help communities understand/meet CRS eligibility requirements
 - ✓ Complete “Quick-Check” with community
 - ✓ Coordinate multijurisdictional activities, i.e. outreach, planning, flood warning

Questions?



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