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
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
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
Community Rating System
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
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
Four Series of Activities

300  Public Information
400  Mapping and Regulatory
500  Flood Damage Reduction
600  Warning and Response

19 Activities
96 Elements

August 26, 2014
## CRS Classes and Discounts

<table>
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<tr>
<th>Class</th>
<th>Points</th>
<th>SFHA</th>
<th>Non-SFHA</th>
<th>PRP</th>
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<tr>
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<td>45%</td>
<td>10%</td>
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<tr>
<td>2</td>
<td>4,000</td>
<td>40%</td>
<td>10%</td>
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<td>3</td>
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<td>35%</td>
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<td>4</td>
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<td>6</td>
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<td>9</td>
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<td>10</td>
<td>&lt; 500</td>
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## Community Rating System

**Community:** LONGMONT, CITY OF  
**State:** COLORADO  
**County:** BOULDER COUNTY  
**CID:** 080027

### Current CRS Class = 8

<table>
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<tr>
<th>CRS Class</th>
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<th>SFHA</th>
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<td>Per Policy</td>
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<td>$56</td>
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<td>Per Policy</td>
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<td>$113</td>
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<td>$21,255</td>
<td>$20,511</td>
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<td>Per Policy</td>
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<td>$169</td>
<td>$41</td>
<td>$0</td>
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<tr>
<td>Per Community</td>
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<td>$30,767</td>
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<td>Per Policy</td>
<td>$166</td>
<td>$225</td>
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<td>$41,022</td>
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<td>Per Policy</td>
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<td>$282</td>
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<td>Per Community</td>
<td>$52,766</td>
<td>$51,277</td>
<td>$1,489</td>
<td>$0</td>
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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

1,296 communities
As of May 1, 2014

Class
Community Rating System

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

August 26, 2014
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

## CRS Quick Check

<table>
<thead>
<tr>
<th>Community Name</th>
<th>State</th>
<th>BCEGS</th>
<th>10</th>
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<tbody>
<tr>
<td>NFIP Number</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Population</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Application Date</td>
<td></td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Chief Executive Officer</th>
<th>CRS Coordinator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td></td>
</tr>
<tr>
<td>Title</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CRS Coordinator's phone</th>
<th>Fax</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRS Coordinator's e-mail</td>
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## CRS Activities and Elements

<table>
<thead>
<tr>
<th>Section</th>
<th>Prerequisites</th>
<th>Now</th>
<th>Could</th>
<th>Credit</th>
<th>Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>211 a(2)</td>
<td>Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>211 a(4)</td>
<td>How many repetitive loss properties are there in your community?</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>211 a(4)</td>
<td>What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>211 a(5)</td>
<td>Have you maintained flood insurance policies on all buildings that have been required to have one?</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>213 a</td>
<td>How many buildings are in your community's Special Flood Hazard Area?</td>
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<td></td>
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<tr>
<td>213 a</td>
<td>How large is your community's Special Flood Hazard Area (in acres)?</td>
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<tr>
<td>310 a</td>
<td>Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?</td>
<td>38</td>
<td></td>
<td>38</td>
<td>38</td>
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<tr>
<td>320 a</td>
<td>Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?</td>
<td></td>
<td>30</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>320 b</td>
<td>Do you provide inquirers with other non-insurance related information that is shown on your FIRM?</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
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<tr>
<td>320 c</td>
<td>Do you provide information about flood problems other than those shown on the FIRM?</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
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<tr>
<td>320 d</td>
<td>Do you provide information about flood depths?</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>320 e</td>
<td>Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
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<tr>
<td>320 f</td>
<td>Do you provide information about past flooding at or near the site in question?</td>
<td>22</td>
<td>20</td>
<td>20</td>
<td>20</td>
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<tr>
<td>320 g</td>
<td>Do you provide information about areas that should be protected because of their natural floodplain functions?</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Now</td>
<td>Could</td>
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<tr>
<td>Total</td>
<td>877</td>
<td>339</td>
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<tr>
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<td>1,216</td>
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<tr>
<td>Potential CRS Class</td>
<td>9</td>
<td>8</td>
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Community Rating System

“HELP”

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

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?