

Community Rating System

September 30, 2014

Janet Thigpen, CFM

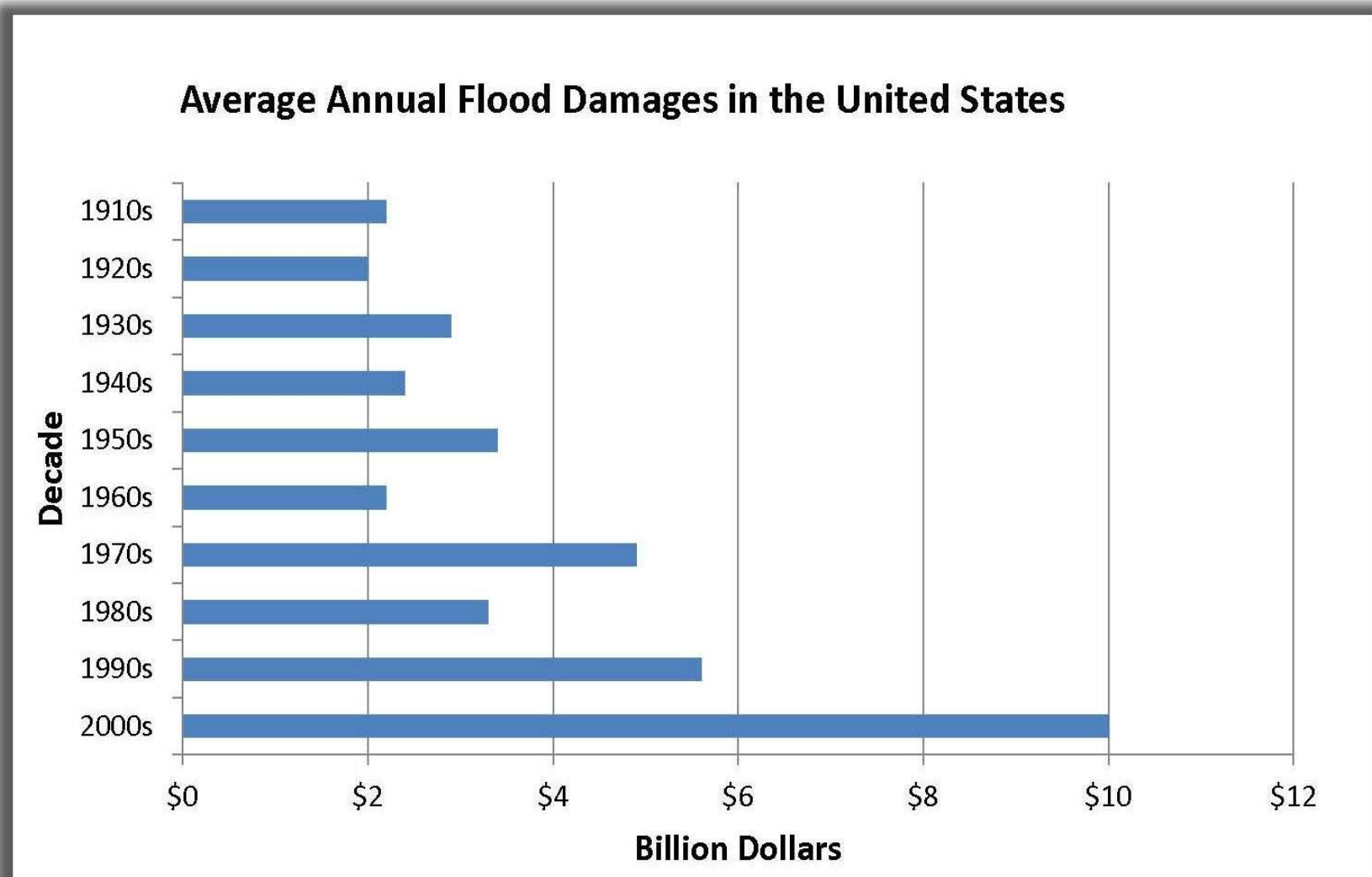


Southern Tier Central

REGIONAL PLANNING & DEVELOPMENT BOARD



Costs and Impacts of Flooding



Used with permission © Association of State Floodplain Managers, Inc.. *Flood Mapping for the Nation: A Cost Analysis for the Nation's Flood Map Inventory*. ASFPM Hot Topics. 1 March 2013. Web. 1 April 2013. www.floods.org.

How much discount property owners in your community can get

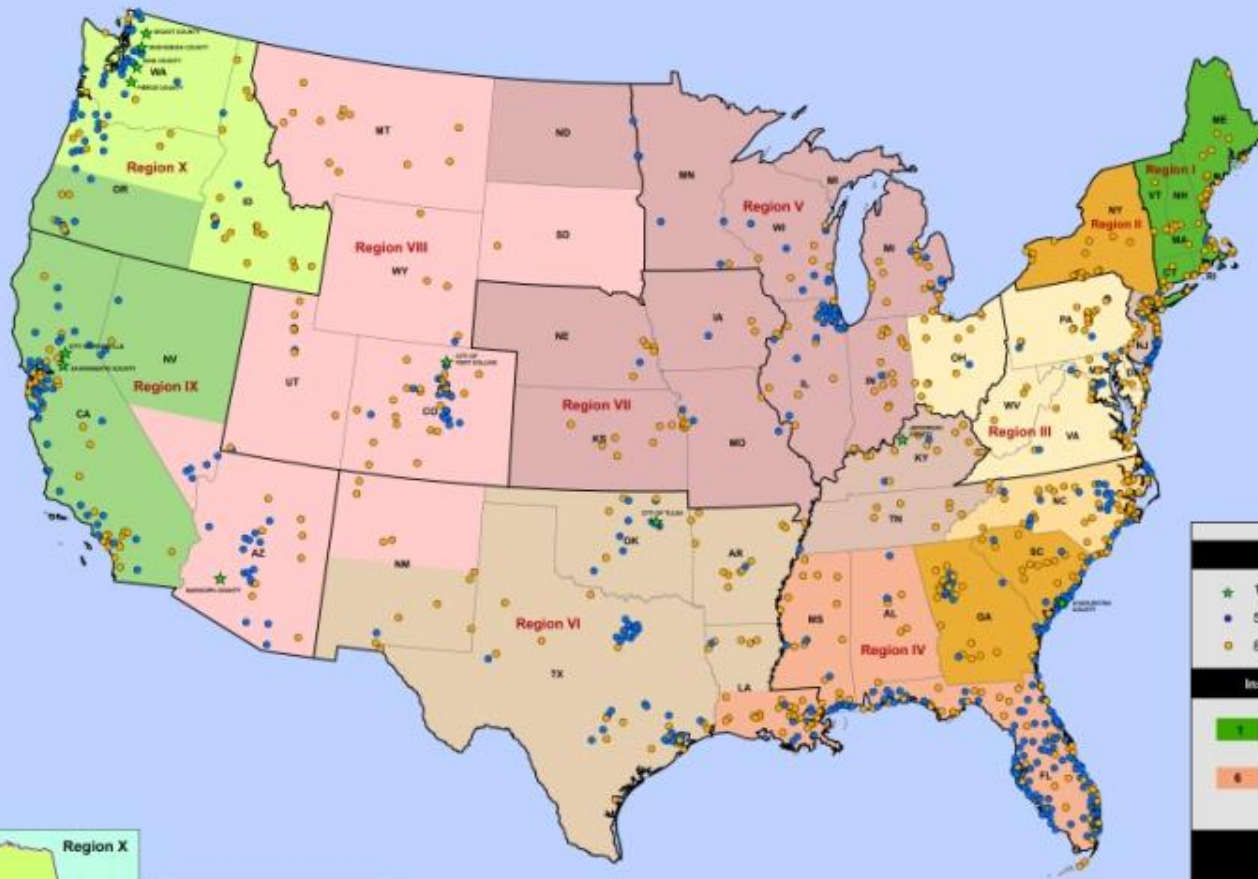
Rate Class	Discount		Credit Points Required
	SFHA*	Non-SFHA**	
1	45%	10%	4,500 +
2	40%	10%	4,000 - 4,499
3	35%	10%	3,500 - 3,999
4	30%	10%	3,000 - 3,499
5	25%	10%	2,500 - 2,999
6	20%	10%	2,000 - 2,499
7	15%	5%	1,500 - 1,999
8	10%	5%	1,000 - 1,499
9	5%	5%	500 - 999
10	0%	0%	0 - 499

* Special Flood Hazard Area

** Preferred Risk Policies are available only in B,C, and X Zones for properties that are shown to have a minimal risk of flood damage. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. Although they are in SFHAs, Zones AR and A99 are limited to a 5% discount. Premium reductions are subject to change.

National Flood Insurance Program (NFIP) Community Rating System (CRS)

May 2012



CRS Classifications				
★	1 - 4 (Advanced Classes)	0.9 % of Total		
●	5 - 7 (Intermediate Classes)	43.26 % of Total		
●	8 - 9 (Introductory Classes)	56.83 % of Total		
Insurance Services Office (ISO) Territories				
1	2	3	4	
5	6	7	8	
9	10	11		
		NFIP	CRS	CRS as a % of NFIP Total
Participating Communities		21,705	1,211	5.57 %
Policies in Force		5,583,461	3,779,513	67.69 %
Insurance in Force		\$1.27 Trillion	\$82 Billion	6.45 %



CRS Participation

United States:

- 21,700 communities in NFIP
- 1,211 participate in CRS (5.6%)
- 66% of NFIP policies in CRS communities

New York State:

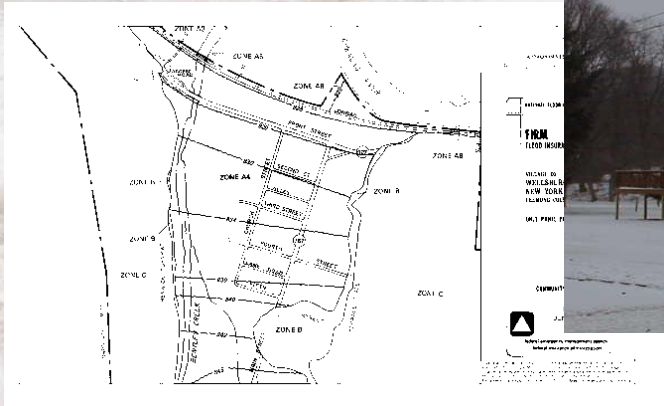
- 1,498 communities in NFIP
- 26 participate in CRS (1.7%)
- 10% of NFIP policies in CRS communities

Why is participation so low?

What does it take to develop a CRS program?



**FLOODING AHEAD
TURN AROUND
DON'T DROWN**



Program Prerequisites

1. Participation in the NFIP
2. Full compliance with minimum NFIP requirements
3. Maintain FEMA Elevation Certificates
4. Address repetitive loss properties
5. Maintain any required flood insurance
6. Show LiMWA on final FIRM (if applicable)

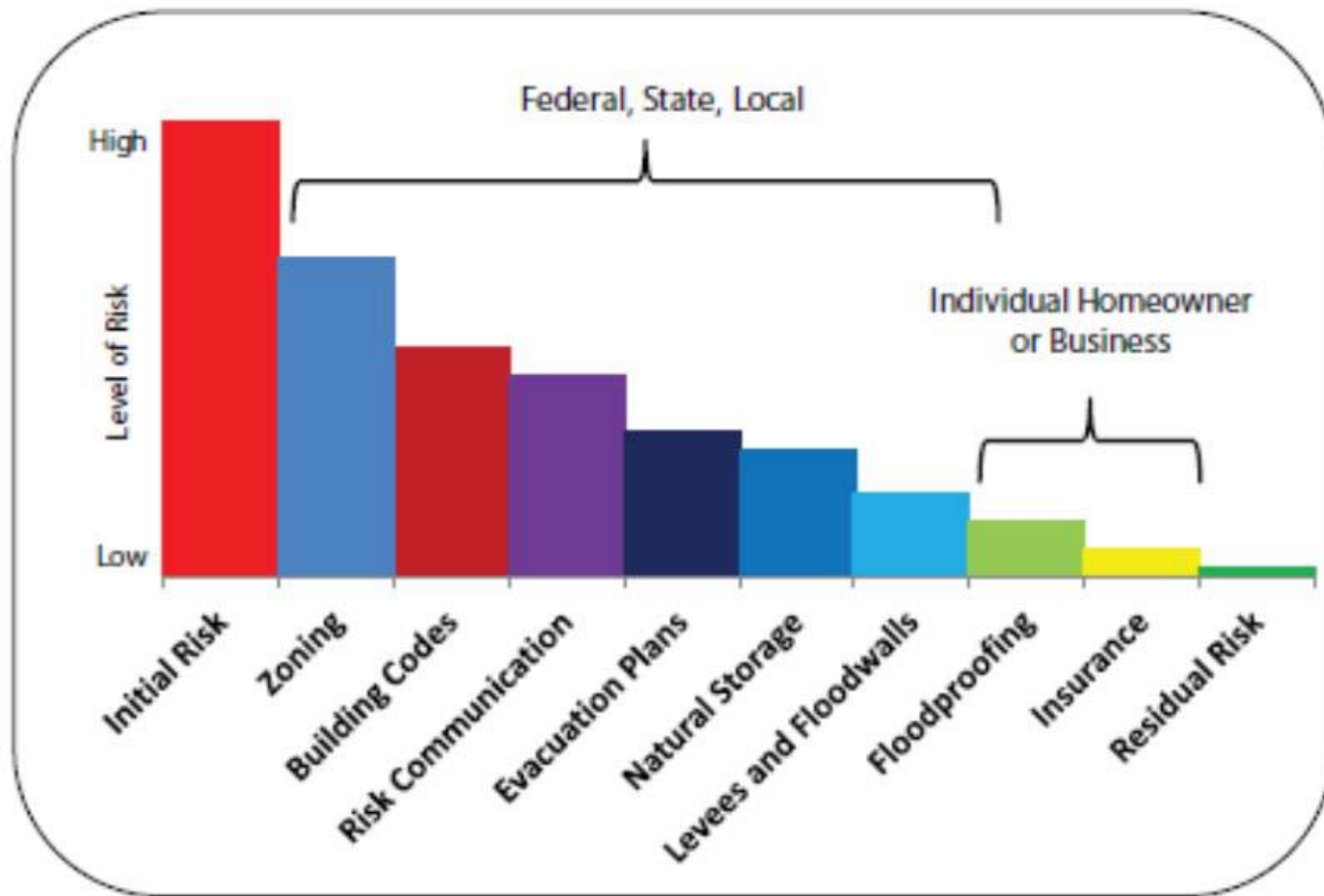
Other Program Requirements

- Letter of interest
- Designate a CRS Coordinator
- Implement creditable floodplain management activities
- Document program activities and maintain records for verification
- Provide information annually and at verification meetings

How Does a Community Decide Whether to Participate in CRS?

- How much time will it take? Do we have the capacity?
- What is the benefit to the municipality?
- What is the benefit to property owners?
- Is there political support?

Buying Down Flood Risk



CRS Credit Activities

- **Activity Series 300:** Public Information
- **Activity Series 400:** Mapping and Regulations
- **Activity Series 500:** Flood Damage Reduction
- **Activity Series 600:** Flood Preparedness / Warning and Response

Public Information

- **310** Elevation Certificates (mandatory)
- **320** Map Information Service
- **330** Outreach Projects
- **340** Hazard Disclosure (by real estate agents)
- **350** Flood Protection Information (library, website)
- **360** Flood Protection Assistance
- **370** Flood Insurance Promotion

Mapping and Regulations

- **410** Floodplain Mapping (community develops information, higher standards)
- **420** Open Space Preservation (parks, development restrictions)
- **430** Higher Regulatory Standards (freeboard, prohibit fill, CFM)
- **440** Flood Data Maintenance (GIS, benchmarks)
- **450** Stormwater Management

Flood Damage Reduction

- **510** Floodplain Management Planning (repetitive loss area analysis, hazard mitigation plan)
- **520** Acquisition and Relocation
- **530** Flood Protection (floodproofing, elevation, minor structural projects)
- **540** Drainage System Maintenance (inspection and debris removal)

Flood Preparedness / Warning and Response

- **610** Flood Warning and Response (identify flood threats, targeted warnings, response)
- **620** Levees
- **630** Dams (state dam safety program)

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