



# Community Rating System

## CRS Strategic Planning and Changes Expected in 2012



National Flood Insurance Program  
Community Rating System

### **A Strategic Plan** for the **Community Rating System**

Fiscal Years 2008–2013

2008



FEMA



# CRS Strategic Plan

## New Goals

1. Reduce flood damage to insurable property,
2. Strengthen and support the insurance aspects of the NFIP, and
3. Encourage a comprehensive approach to floodplain management.



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- Policy Renewals
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- Policy
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National Flood Insurance Program  
**Flood Insurance Manual**





# CRS Strategic Plan

## Objectives

1. Ensure that CRS credit is appropriate and earned
2. Support FEMA's repetitive flood loss initiatives
3. Encourage community improvement
4. Provide support procedures and resources
5. Implement a knowledge management plan



# CRS Strategic Plan

## Objectives

1. Ensure that CRS credit is appropriate and earned
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# CRS Strategic Plan

## STRATEGIC PLAN for the COMMUNITY RATING SYSTEM, 2008–2013

Objectives	Strategies
<b>1. Ensure that all CRS credits are appropriate and fully earned.</b>	<ul style="list-style-type: none"><li>1.1. Ensure that all credited activities properly reflect the CRS goals.</li><li>1.2. Ensure that all CRS communities are fully compliant with NFIP criteria.</li><li>1.3. Improve the CRS verification process.</li></ul>
<b>2. Support FEMA's initiatives to reduce repetitive flood losses.</b>	<ul style="list-style-type: none"><li>2.1 Improve CRS incentives and opportunities to encourage communities to reduce repetitive flood losses.</li><li>2.2 Use the CRS to support other efforts to reduce repetitive flood losses.</li></ul>
<b>3. Encourage communities to improve their floodplain management programs continually.</b>	<ul style="list-style-type: none"><li>3.1. Develop a set of incentives for implementing each CRS-credited activity.</li><li>3.2. Review the CRS incentives in light of the CRS goals.</li><li>3.3. Help communities manage their CRS programs more effectively.</li></ul>



# CRS Strategic Plan

## Projects

- ✓ Activity reviews
- ✓ Community compliance
- ✓ Verification procedures
- ✓ Repetitive Loss Strategy
- ✓ Program improvement





# CRS Strategic Plan

## Projects

- ✓ Activity reviews
- ✓ Community compliance
- ✓ Verification procedures
- ✓ Repetitive Loss Strategy
- ✓ Program improvement





# CRS Strategic Plan

## 4 Series of Activities

- 300 Public Information
- 400 Mapping and Regulatory
- 500 Flood Damage Reduction
- 600 Flood Preparedness

Because the City of Dallas participates in the National Flood Insurance Program,

**All Dallas**  
residents







# CRS Strategic Plan

## 300 Public Information

310 – Elevation Certificates

320 – Map Information Service

330 – Outreach Projects

340 – Hazard Disclosure

350 – Flood Protection Information

360 – Flood Protection Assistance

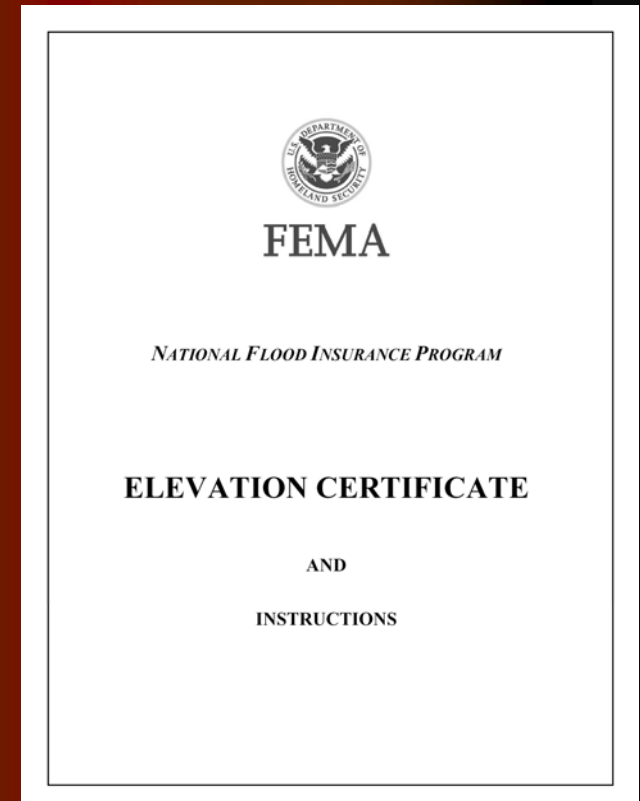


# CRS Strategic Plan

## Possible Changes

### 310 – Elevation Certificates

- ✓ More frequent submittals
- ✓ Require photographs?
- ✓ Insurance agent use?
- ✓ How to get accurate ECs
- ✓ No more credit for computer format (ECCF)

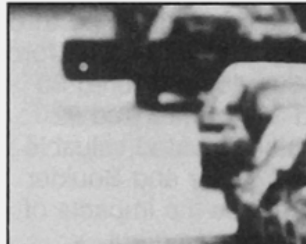




# CRS Activities



## Boulder's Flood Hazards What Everyone Should Know



Flood survival: flooding: City of Fort Collins - Windows Internet Explorer

http://www.fcgov.com/beam/flood-survival.php

File Edit View Favorites Tools Help

City of Fort Collins

about our city

CITY SERVICES NEWS/EVENTS CITY LEADERSHIP PUBLIC RECORDS JOBS BUSINESS CONTACT US

home > departments > office of emergency management > flooding > flood survival

### Flood Survival

**Before the flood:**

- If your home is susceptible to flooding, plan ahead. Flood waters can rise very rapidly, and you may have only minutes to respond. The time to prepare is long before the waters rise. Learn what has occurred on your property during past floods or heavy rains and take appropriate precautions.
- **Flood insurance** is highly recommended. Most standard home owner's insurance policies do not cover a property for flood damage. The City of Fort Collins has participated in the National Flood Insurance Program since 1979. This program allows Fort Collins residents to receive a 30% discount on their flood insurance rates. Check with your insurance agent for details.
- Visit [FEMA](#) for ways to protect your property through elevation, barriers, dry floodproofing, wet floodproofing, and drain plugs. Also, contact Fort Collins Utilities at 970-221-6700 or e-mail [utilities@fcgov.com](mailto:utilities@fcgov.com) for additional assistance.
- Obtain sandbags, plastic sheeting, lumber, and towels ahead of time. Keep valuables in waterproof containers or safe deposit boxes.
- Fuel vehicles in case evacuation becomes necessary.
- Monitor weather conditions. View real-time data from the City's [flood warning system](#).

**If you are outdoors:**

If it is raining heavily, or you are in a mountainous area, it's a good idea to keep listening to local radio or television (not stations in locations a distance away from where you are). If you hear about a **Flash Flood watch** for you, keep your eyes on the weather. A flash flood watch is a specialized forecast that means that flooding is building up for the area covered by the watch. If thunderstorms form, they will probably contain heavy you see storms building, it's a good idea to stay on high ground.

Department Info
Disaster Planning and Mitigation
Local Hazards
Contacting Us

Disaster Planning
Disaster Related Utility Problems
Emergency Preparedness
Family Disaster Planning
Fire Prevention & Survival
Snow Route/Snow Removal

Other Information
Links

350



360



# CRS Strategic Plan

## Possible Changes

320 – Map Information Service

330 – Outreach Projects ✓ Report done

340 – Hazard Disclosure

350 – Flood Protection Information ✓ Report done

360 – Flood Protection Assistance

- ✓ Evaluation of existing strategies (OPS)

- ✓ Coordinated self-assessment

- ✓ Extra credit for master public information plan

- ✓ Provide more information for 320 credit?



# CRS Strategic Plan

## 400 Mapping and Regulations

410 – Additional Flood Data

420 – Open Space Preservation

430 – Higher Regulatory Standards

440 – Flood Data Maintenance

450 – Stormwater Management

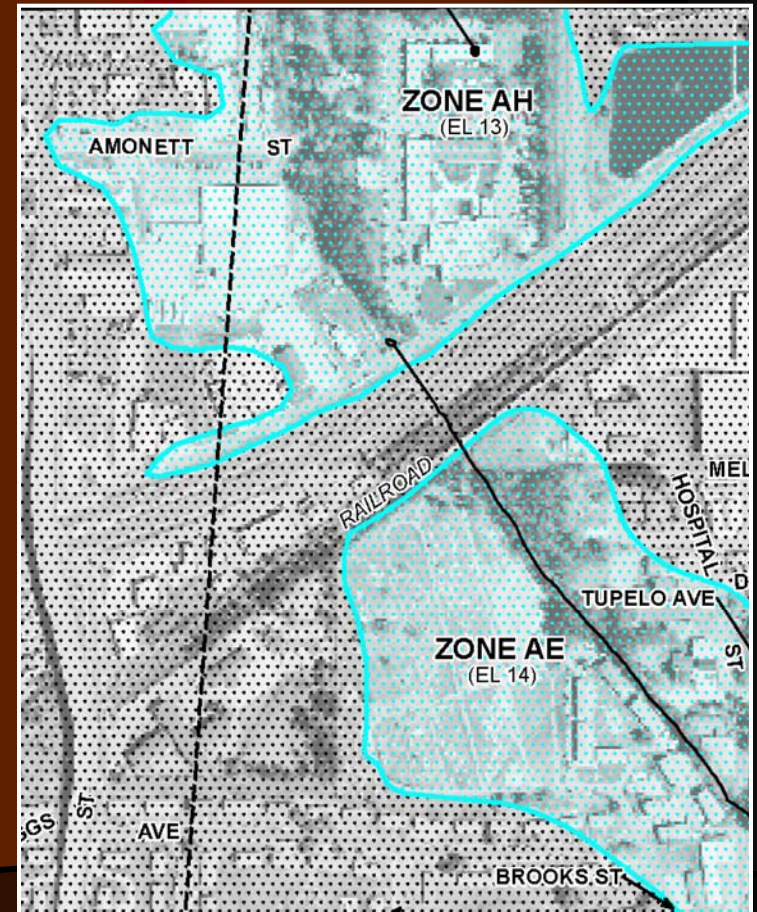


# CRS Strategic Plan

## Possible Changes

### 410 – Additional Flood Data

- ✓ Update CTP criteria
- ✓ Coordination with Map Mod and Risk MAP
- ✓ Credit for floodways using an unsteady flow model?



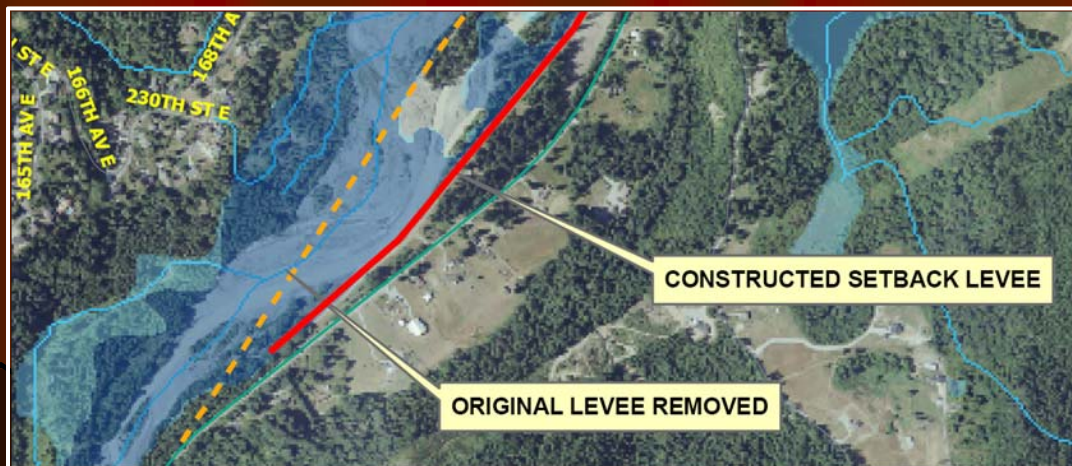


# CRS Strategic Plan

## Possible Changes

### 420 – Open Space Preservation

- ✓ More credit for protecting natural floodplain functions
- ✓ New credit for restoring natural floodplain functions



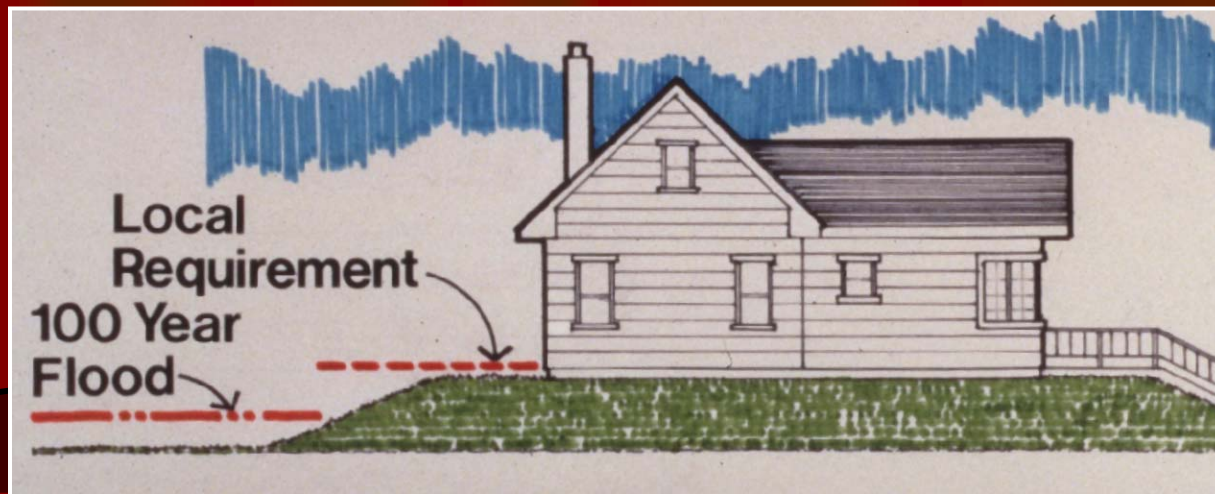


# CRS Strategic Plan

## Possible Changes

### 430 – Higher Regulatory Standards

- ✓ More credit for protecting natural functions
- ✓ More credit for discouraging development (LDC)
- ✓ Revisions to protecting critical facilities, access
- ✓ Possible changes to building code credit



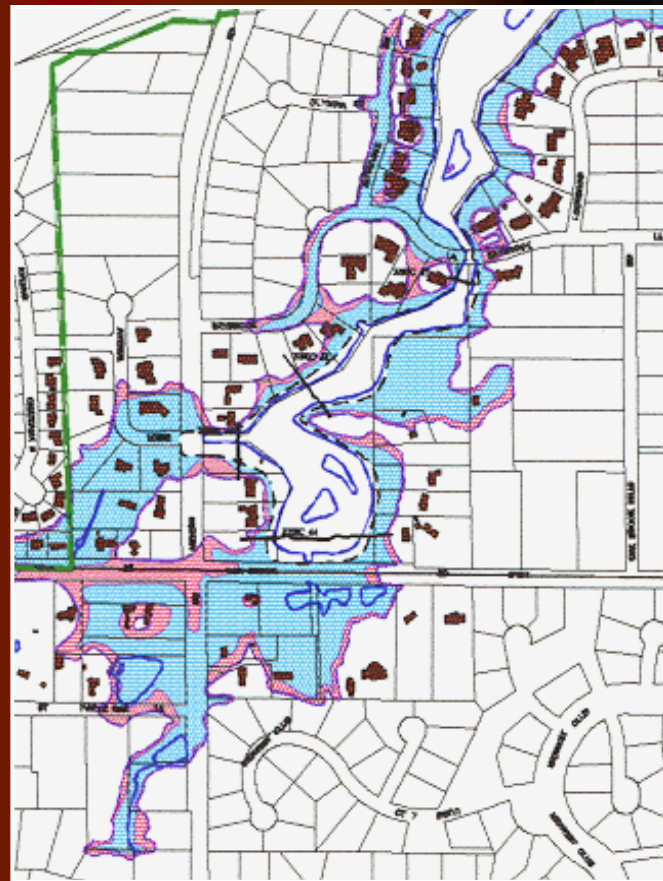


# CRS Strategic Plan

## Possible Changes

### 440 – Flood Data Maintenance

- ✓ Keep GIS credits now that FEMA provides DFIRMs?
- ✓ Keep FIRM Maintenance credit now that FEMA has a national repository?
- ✓ Benchmark maintenance credit for GPS bases





# CRS Strategic Plan

## Possible Changes

### 450 – Stormwater Management

- ✓ Closer coordination with NPDES
- ✓ Credit/require managing volume?
- ✓ More flexible maintenance credit?
- ✓ Closer coordination with Activity 540 – Drainage System Maintenance





# CRS Strategic Plan

## 500 Flood Damage Reduction

510 – Floodplain Management Planning

520 – Acquisition and Relocation

530 – Flood Protection

540 – Drainage System Maintenance

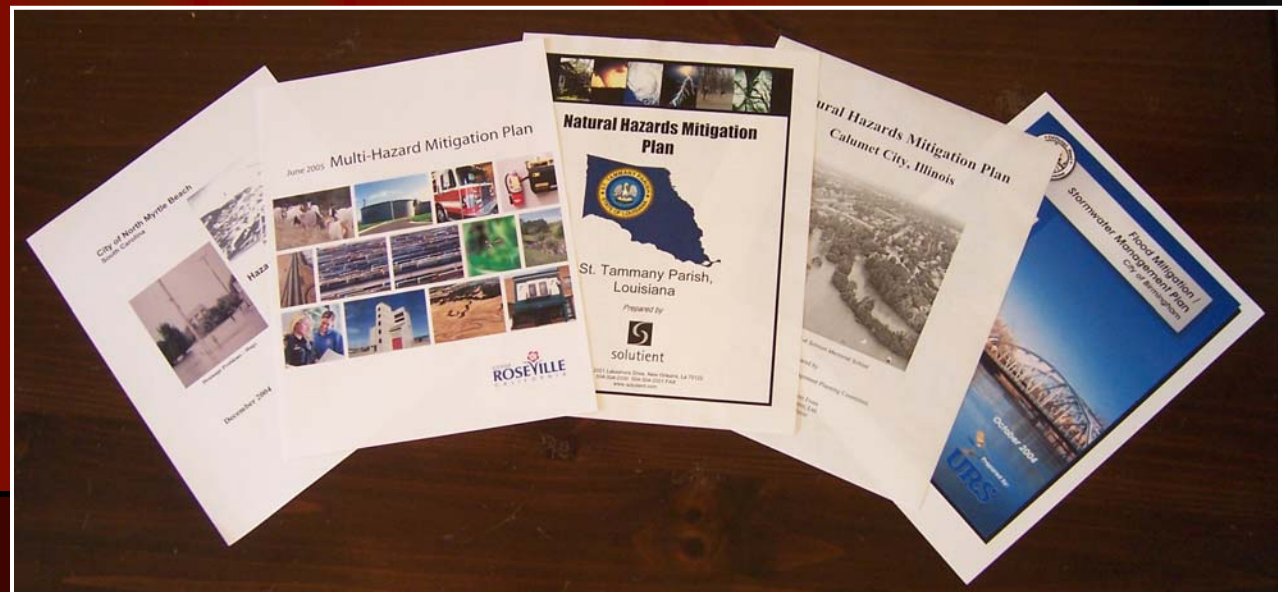


# CRS Strategic Plan

## Possible Changes

### 510 – Floodplain Management Planning

- ✓ In-depth evaluation by the University of North Carolina
- ✓ Revision of repetitive loss area analyses





# CRS Strategic Plan

## Possible Changes

520 – Acquisition and Relocation

530 – Flood Protection





# CRS Strategic Plan

## Possible Changes

### 540 – Drainage System Maintenance

- ✓ Closer coordination with Activity 450 – Stormwater Management
- ✓ More attention to protecting natural floodplain functions
- ✓ Flexibility on annual inspections?
- ✓ More attention to repetitive loss areas





# CRS Strategic Plan

## 600 Flood Preparedness

610 – Flood Warning Program

620 – Levee Safety

630 – Dam Safety



# CRS Strategic Plan

## Possible Changes

- 610 – Flood Warning Program ✓ Report done
  - ✓ Self-assessment prerequisite for some credits
  - ✓ Some points rearranged
  - ✓ Coordination with 620 and 630







# CRS Strategic Plan

## Possible Changes

### 620 – Levee Safety

- ✓ Coordination with 610 – Flood Warning
- ✓ Address report by the National Committee on Levee Safety





# CRS Strategic Plan

## Possible Changes

### 630 – Dam Safety

✓ Report done

- ✓ Coordination with 610 – Flood Warning
- ✓ Revise state program credits to stress support for local dam failure emergency response planning



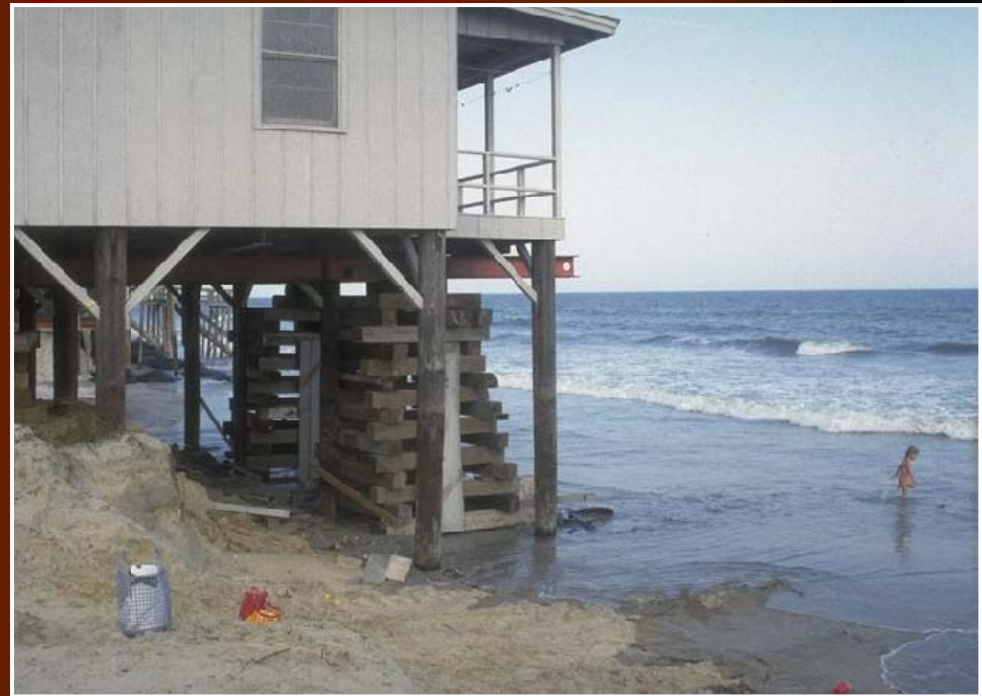


# CRS Strategic Plan

## Possible Changes

### Coastal Issues

- ✓ FEMA climate change study
- ✓ FEMA primary frontal dune study
- ✓ Coastal A Zones
- ✓ Coastal wetlands
- ✓ Tsunami credit





# CRS Strategic Plan

## Possible Changes

### Special Hazards

- ✓ Channel migration
- ✓ Fluvial erosion
- ✓ Mudflows





# CRS Strategic Plan

## Projects

- ✓ Activity reviews
- ✓ Community compliance → More monitoring
- ✓ Verification procedures
- ✓ Repetitive Loss Strategy
- ✓ Program improvement



# CRS Strategic Plan

## Projects

- ✓ Activity reviews
- ✓ Community compliance
- ✓ Verification procedures
- ✓ Repetitive Loss Strategy
- ✓ Program improvement
- ✓ “Verification Aids”
- ✓ Sampling report done
- ✓ 10% of CRS communities account for 75% of the CRS discount
- ✓ Larger sample sizes and closer review of communities with large discounts



# CRS Strategic Plan

## Projects

- ✓ Activity reviews
- ✓ Community compliance
- ✓ Verification procedures
- ✓ Repetitive Loss Strategy
- ✓ Program improvement
- ✓ Report done
- ✓ More attention to updating the data
- ✓ More incentives for planning and rep loss mitigation



# CRS Strategic Plan

## Projects

- ✓ Activity reviews
- ✓ Community compliance
- ✓ Verification procedures
- ✓ Repetitive Loss Strategy
- ✓ Program improvement
- ✓ Study of CRS dollar savings to the NFIP
- ✓ Self-assessment to determine appropriate activities
- ✓ Weighting review to determine changes in points (June 2011)





# CRS Strategic Plan

## Objectives

1. Ensure that CRS credit is appropriate and earned
2. Support FEMA's repetitive flood loss initiatives
3. Encourage community improvement
4. Provide support procedures and resources
5. Implement a knowledge management plan



# CRS Strategic Plan

**4. Support the CRS Strategic Plan with appropriate procedures and adequate resources.**

- 4.1. Develop a CRS marketing plan.
- 4.2. Develop a method to evaluate the flood losses avoided through the CRS.
- 4.3. Improve partnerships with CRS stakeholders.
- 4.4. Improve the operations of the CRS Task Force.
- 4.5. Provide the tools and resources needed to implement the strategies set out in the CRS Strategic Plan.

**5. Implement a knowledge management plan for the CRS.**

- 5.1. Develop a strategy for succession planning.
- 5.2. Ensure that there are sufficient qualified and motivated staff members in both FEMA and Insurance Services Office.



# CRS Strategic Plan

## Reports Available for Review

- ✓ 330 – Outreach Projects
- ✓ 350 – Flood Protection Information
- ✓ 610 – Flood Warning Program
- ✓ 630 – Dam Safety
- ✓ Natural Floodplain Functions
- ✓ Repetitive Loss Strategy
- ✓ Sampling

Order from [NFIPCRS@ISO.com](mailto:NFIPCRS@ISO.com)

**Strategic Plan Evaluation**  
**Activity 330**  
**Outreach Projects**

DRAFT  
June 1, 2010



National Flood Insurance Program  
Community Rating System




# CRS Strategic Plan

Rep

- ✓ 3
- ✓ 3
- ✓ 6
- ✓ 6
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- ✓ S

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## NFIP/CRS UPDATE

June—July 2010

### Goals of CRS Strategic Plan being Realized

**Some In-stream Products can be seen Now**

Among the many projects being undertaken to pursue the objectives and strategies set out in the *Strategic Plan for the Community Rating System, 2008-2013*, the systematic evaluation of all CRS-credited activities is perhaps of most interest to CRS communities. At least one activity is being evaluated each year, and now the first batch of reports is ready.

Each report explains the original purpose of the activity, the methods used to evaluate it, what issues have arisen since the specifications and credits were last revised, and what changes (if any) are proposed to the prerequisites, elements, credit points, verification, and/or documentation.


In addition to the activity evaluations, a review of some aspects of the procedures used to verify community credit points has been completed, in particular the ways in which items (such as buildings or elevation certificates) are selected from a larger pool to be checked for accuracy.

These Strategic Plan Evaluation reports are ready in draft form now:

- Activity 330—Outreach Projects
- Activity 350—Flood Protection Information
- Activity 610—Flood Warning Program
- Activity 630—Dam Safety Programs
- CRS Credit for Protecting Natural Floodplain Functions
- Repetitive Loss Strategy
- Sampling Committee Report to the CRS Task Force
- Verification Aids
- Best Local CRS Administration Practices
- Implementation Incentives.

Strategic Plan Evaluation  
Activity 330  
Dam Safety Programs

DRAFT  
June 2, 2010



National Flood Insurance Program  
Community Rating System

Communities, states, and other floodplain management professionals are invited to examine these reports and make suggestions about their content and about the recommended changes in credit points included in some of the reports. Get a digital (pdf) copy of any report by emailing [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com). Responses received by August 31, 2010, will be considered at the September CRS Task Force meeting, but ideas will be accepted any time this fall, as changes to the next *CRS Coordinator's Manual* are formulated.

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NFIP/CRS Update June—July 2010

Review

Information

Program

Options


com

## Strategic Plan Evaluation

### Activity 330 Outreach Projects

# ✓ More later

DRAFT  
June 1, 2010



National Flood Insurance Program  
Community Rating System



# CRS Strategic Plan

## Questions or Comments?

