

# STATE OF COLORADO

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## Colorado Water Conservation Board

### Department of Natural Resources

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TO: Colorado Water Conservation Board Members

FROM: Cristina Martinez, CAP Coordinator  
Watershed Protection & Flood Mitigation Section

DATE: July 7, 2010

SUBJECT: **Agenda Item 21, July 20-21, 2010 Board Meeting**  
**State Support for the Community Rating System**

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Bill Ritter, Jr.  
Governor

Mike King  
DNR Executive Director

Jennifer L. Gimbel  
CWCB Director

### Introduction and Background

The objective of the Community Rating System (CRS) is to reward communities doing more than the minimum National Flood Insurance Program (NFIP) requirements to prevent or reduce flood losses, and to provide incentives for communities to improve their flood protection programs. Under the CRS, flood insurance premium rates are lowered when a community takes extra action to reduce flood damages. The insurance savings can range from 5% to 45%, depending on the level of participation. The primary categories eligible for CRS credit include, public information, mapping and regulations, flood damage reduction, and flood preparedness. Most practices are implemented at the local level to get credits, although some state and district program activities can increase local credits.

The CWCB has contracted with French & Associates (French) to provide assistance in efforts to improve community floodplain management practices in Colorado through the CRS. French, in coordination with various state agencies and the Urban Drainage and Flood Control District (UDFCD), has developed a strategy itemizing steps on how the CWCB and others can help increase CRS participating communities' credits and add new communities to the CRS program.

CWCB staff is in the process of evaluating all the recommendations of the strategy report, which will be followed by implementation of some or all of the recommended action items detailed. Currently, 45 out of 243 Colorado NFIP communities are enrolled in the CRS program, which saves residents a total of nearly \$1 million.

Staff will be introducing French Wetmore to present the CRS strategy report to the Board at the July 2010 Board Meeting.

### Staff Recommendation

This agenda item is for informational purposes only, and staff is not requesting Board action.