



National Flood Insurance Program

Community Rating System

Colorado Water Conservation Board
July 21, 2010




National Flood Insurance Program

- ✓ Provides Federally supported flood insurance
- ✓ In communities that enact NFIP development regulations
- ✓ Administered by FEMA




Community Rating System

- ✓ Voluntary program
- ✓ Recognizes things above and beyond the minimum NFIP requirements
- ✓ Modeled on the fire insurance rating system
- ✓ Insurance Services Office



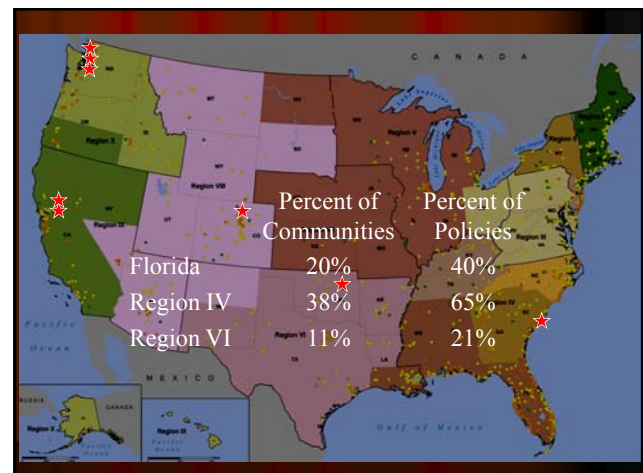
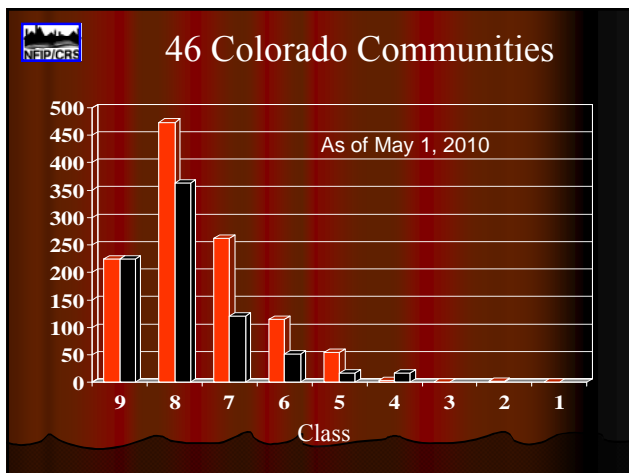
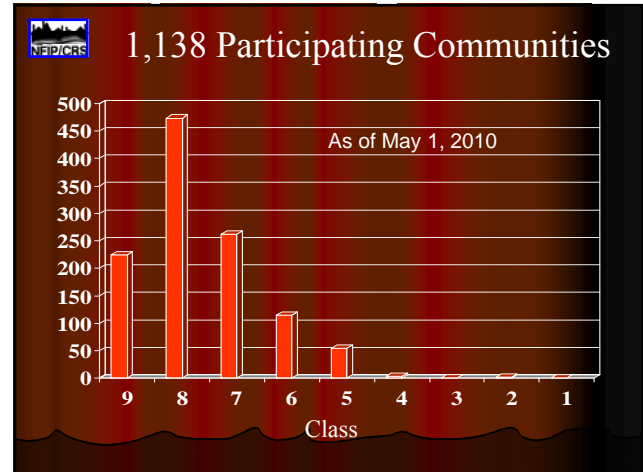
Goals of the CRS

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.



Premium Discount

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 Responsibilities

- ✓ Pass a Community Assistance Visit
- ✓ Designate a CRS Coordinator
- ✓ Implement activities
- ✓ Maintain records
- ✓ Recertify each year
- ✓ Reverify every 3 or 5 years



Benefits

- ✓ Money stays in the community



Benefits

Community: ARVADA, CITY OF		State: COLORADO			
County: ADAMS COUNTY		CID: 085072			
Current CRS Class = 6		[Printable Version]			
	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***	
	PIF	515	374	35	100
	PREMIUM	\$403,816	\$410,021	\$26,150	\$35,643
	AVERAGE PREMIUM	\$959	\$1,155	\$747	\$338
CRS Class					
09	Per Policy	\$55	\$72	\$42	\$0
	Per Community	\$28,454	\$27,001	\$1,453	\$0
08	Per Policy	\$108	\$144	\$42	\$0
	Per Community	\$55,456	\$54,003	\$1,453	\$0
07	Per Policy	\$160	\$217	\$42	\$0
	Per Community	\$82,457	\$81,004	\$1,453	\$0
06	Per Policy	\$215	\$289	\$53	\$0
	Per Community	\$110,911	\$108,006	\$2,906	\$0
05	Per Policy	\$260	\$361	\$53	\$0
	Per Community	\$137,912	\$136,007	\$2,906	\$0



Benefits

Community: LONGMONT, CITY OF

County: BOULDER COUNTY

State: COLORADO

CID: 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	\$330	
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	\$53	\$0
	Per Community	\$42,511	\$41,022	\$1,489	\$0
05	Per Policy	\$206	\$282	\$53	\$0
	Per Community	\$52,766	\$51,277	\$1,489	\$0



Benefits

- ✓ Money stays in the community
- ✓ Insurance savings offset costs
- ✓ Improved flood protection
- ✓ Evaluate vs. national benchmark
- ✓ Technical assistance
- ✓ Public information builds constituency
- ✓ Incentive to keep implementing



Benefits

Texas A&M University

“Our empirical findings also highlight the effectiveness of the FEMA CRS program in reducing property damage resulting from floods. Every time the CRS rating increases by one unit, reducing insurance premiums by 5%, the average amount of flood damage decreases \$303,525.” – *Journal of the American Planning Association, Summer 2007*



Colorado Communities


	Statewide	CRS	Percent
Communities	243	46	19%
NFIP Policies	19,117	12,760	67%
Coverage	\$4,197,483,200	\$2,845,537,000	68%
Annual Premium	\$14,847,390	\$9,997,946	67%
CRS Savings		\$1,111,057	10%



Colorado CRS Communities

ALAMOSA	9	EAGLE COUNTY	8	LOUISVILLE	8
ALAMOSA COUNTY	9	EL PASO COUNTY	8	MANITOU SPRINGS	8
ARAPAHOE COUNTY	8	ENGLEWOOD	8	MESA COUNTY	9
ARVADA	5	FORT COLLINS	4	MONUMENT	8
AURORA					9
BOULDER					8
BOULDER COUNTY	7	FRISCO	8	PARKER	6
BRUSH	9	GOLDEN	9	PITKIN COUNTY	8
CANON CITY	9	GREEN MOUNTAIN FALLS	8	SILVERTHORNE	9
CENTENNIAL	8	GUNNISON	9	STEAMBOAT SPRINGS	8
CHERRY HILLS VILLAGE	8	GUNNISON COUNTY	8	TELLURIDE	8
COLORADO SPRINGS	8	JEFFERSON COUNTY	9	THORNTON	7
DELTA	7	LAKEWOOD	6	VAIL	7
DENVER	8	LITTLETON	7	WESTMINISTER	6
DOUGLAS COUNTY	9	LONGMONT	8	WHEAT RIDGE	7
DURANGO	9				

One of 8 Class 4 or better in the country

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ARVADA	5	FORT COLLINS	4	MONUMENT	8
AURORA	8	FOUNTAIN	8	MORRISON	9
BOULDER	7	FREMONT COUNTY	9	PALMER LAKE	8
			8	PARKER	6
			9	PITKIN COUNTY	8
			8	SILVERTHORNE	9
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✓3,029 policies
 ✓Savings of \$288,000
 ✓26% of entire state's savings

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✓4 X Zone policies
 ✓Savings of \$126

 **CRS Activities**

4 Series of Activities

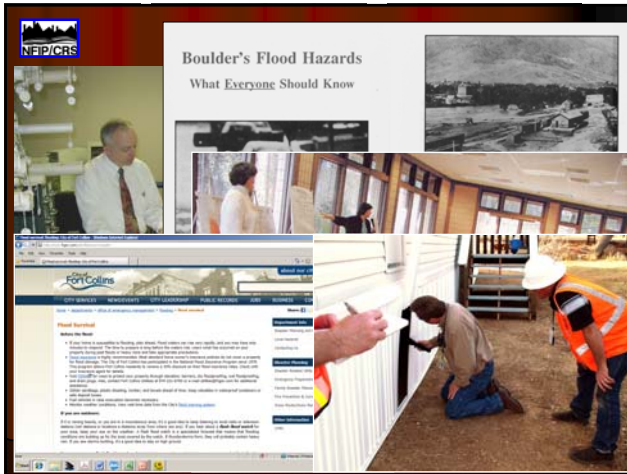
- 300 Public Information
- 400 Mapping and Regulatory
- 500 Flood Damage Reduction
- 600 Flood Preparedness



 **CRS Activities**

300 Public Information

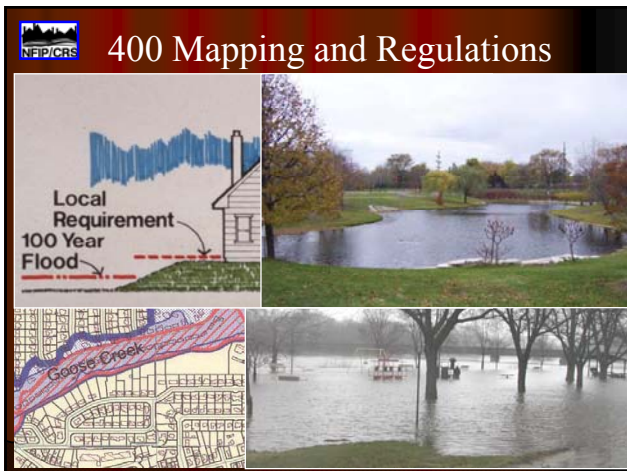
- 310 – Elevation Certificates
- 320 – Map Information Service
- 330 – Outreach Projects
- 340 – Hazard Disclosure
- 350 – Flood Protection Information
- 360 – Flood Protection Assistance



CRS Activities

400 Mapping and Regulations

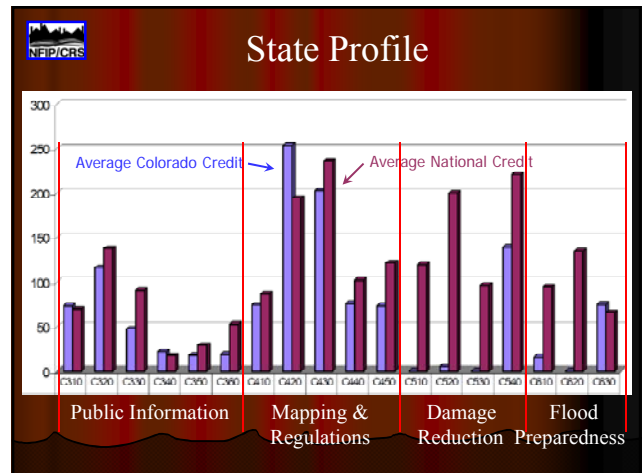
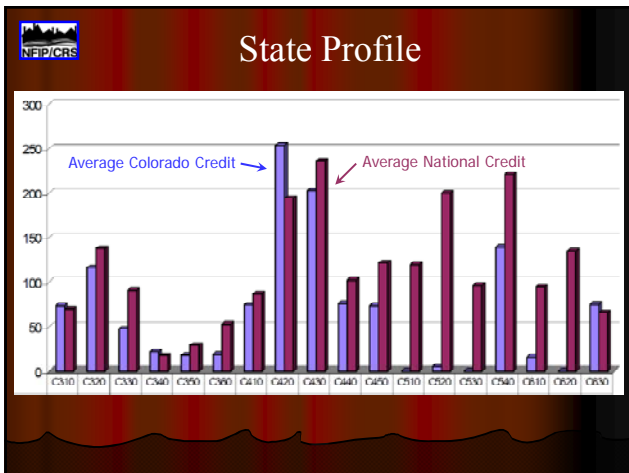
- 410 – Additional Flood Data
- 420 – Open Space Preservation
- 430 – Higher Regulatory Standards
- 440 – Flood Data Maintenance
- 450 – Stormwater Management

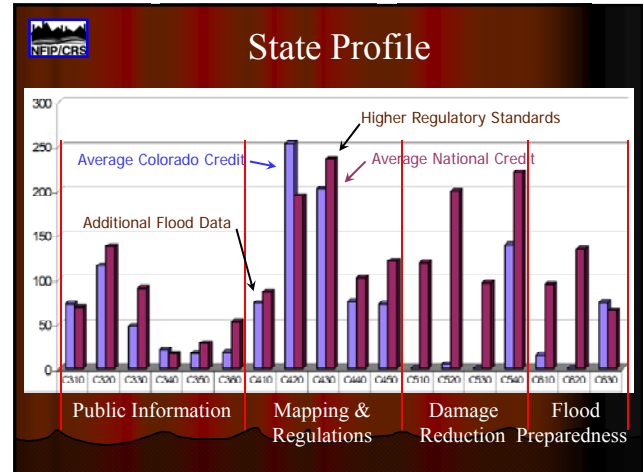
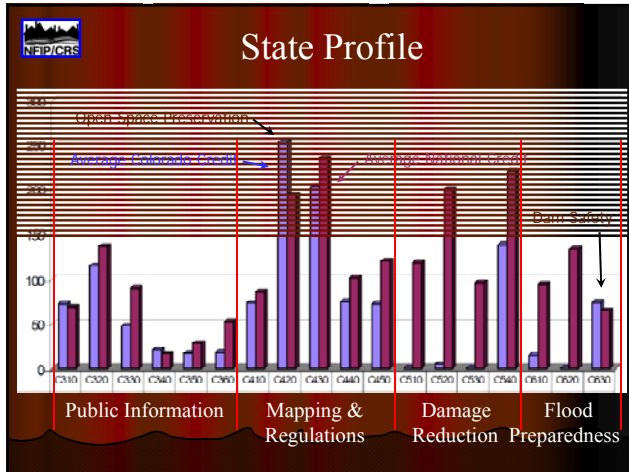


CRS Activities

500 Flood Damage Reduction

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





State Role


State Support for the Community Rating System

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State Role

Uniform Minimum Credit (UMC)	
340 – Disclosure requirements	15.0
450 – Erosion and sediment control	30.0
450 – Water quality	25.0
430 – State-mandated standards	5.5
630 – State dam safety program	<u>70.8</u>
	146.3



State Role	
New State Regs UMC	
410 – 0.5' floodway standard	100
430 – 1' freeboard	100
430 – No basements if LOMR-F	? 10
430 – Protection of critical facilities	? 10
430 – State-mandated standards	<u>20</u>
	? 240



State Role	
Other Credit Opportunities	
320 – 360 – brochures, model projects	100
350 – CRS support website	40
410 – Submit existing studies	50
430 – Model ordinance	200
510 – Submit existing plans	140
610 – 630 – Model emergency plans	<u>200</u>
	730



State Role	
Other State Support	
✓ Application assistance	
✓ Help with documentation	
✓ Mapping support	
✓ Activity-specific training	
✓ User groups	
✓ Urban Drainage District	