Community Rating System (CRS) Users’ Groups

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ASFPM
UNO-CHART

- The University of New Orleans,
  - Center for Hazards Assessment, Response & Technology

- Applied Research
- Multi-disciplinary
- Established in 2001

www.uno.edu/chart
CRS Basics

- Voluntary Program
- Provides incentives for going beyond minimum NFIP requirements
  - i.e., discounts on flood insurance premiums
- Administered by the Insurance Services Office
  - Regional ISO/CRS Specialist

4 Series of Activities
- 300 – Public Information
- 400 – Mapping and Regulatory
- 500 – Flood Damage Reduction
- 600 – Warning and Response
## CRS Rating Scale

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<th>Points</th>
<th>SFHA</th>
<th>Non-SFHA</th>
<th>PRP</th>
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Need for a CRS Users’ Group

- CRS is a Federal Program
  - Time-consuming and complicated at times
  - Recently overhauled
  - One size does not fit all!

- CRS Coordinators often inherit the position
  - CRS Coordinator’s are never just coordinators; they’re:
    - Engineers, building inspectors, executive assistants and secretaries, architects, floodplain managers, zoning administrators, departmental directors, planners…
Benefits of a CRS Users’ Group

- **CECs** for CFMs
- Having a stronger voice in the CRS
- Having a support network of your peers and near-by communities is awesome!
  - Safe space
  - Knowledge transfer
  - Working together to make region more resilient

- For the CRS Community, can make recertification visits less daunting
  - Humanizes the specialists
  - Creates opportunities to bond
  - Ask questions beforehand
Benefits of a CRS Users’ Group (continued)

- For the ISO Specialist, Users’ Groups can maximize their efforts
  - ISO Specialists cover regions;
  - Jonathan Smith: LA, MS, & AL – 84 total CRS communities;
  - 42 CRS communities in LA – 19 are in Users’ Groups;
  - That’s 45% of LA that sees their ISO Specialist once a month:
    - Can ask questions & get answers face-to-face
    - Stay on top of changes and trends
    - Build & sustain relationships
Benefits of a CRS Users’ Group (continued)

- Biggert-Waters 2012 (BW12)
  - 5.6 million flood insurance policies nationwide
  - 20% are being subsidized: 1.1 million to be impacted by BW12

- The CRS has been pointed to as a way communities can offset the rise in premiums
  - Being a part of a Users’ Group helps ensure you’re “in the loop”
  - Working towards joint outreach efforts = more points = bigger discounts
CRS Users’ Groups Nationwide

- 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 Association
- Kansas/Missouri
- Northern Virginia
- Northwest Arkansas
- Northwest (NORFMA)
- Oklahoma Association
- Southern California
- Virginia
Organizing a group in your area

- Someone committed to initiating communications
- State NFIP Coordinator’s office
- ISO Specialist for the Region
- CRS Users’ Group Advisor (national)
  - Debbie Vascik
- CRS Communities in the area
- Communities not yet in the CRS
- Non-profits in your area
There are 42 CRS Communities in Louisiana…
- 19 are currently in a CRS Users’ Group – almost half!

5 communities in Users’ Groups not yet in the CRS
- Helps to “ease into things”

For CRS Communities in LA:
- Policies in Force: 395,416
- Premiums $278,257,697
- CRS Savings $33,310,442
Baton Rouge Area CRS Users’ Group

- Ascension Parish (8)
- East Baton Rouge Parish (6)
- West Baton Rouge Parish (8)
- City of Denham Springs (8)
- City of Walker (9 –improving to a class 8!!)
- City of Gonzales (8)
- City of Zachary (8)
- City of Central (Not yet in CRS)

Point of Contact:
Monica Farris – UNO-CHART
FLOAT CRS Users’ Group

- City of Mandeville (7)
- Orleans Parish (8)
- St. Bernard Parish (Not yet in CRS)
- St. John the Baptist Parish (8)
- St. Tammany Parish (7)
- City of Covington (Not yet in CRS)
- City of Slidell (8)
- Tangipahoa Parish (9)
- Terrebonne Parish (6)

Points of Contact:
Chair: deEtte Smythe, St. Tammany Parish
Co-Chair: Chris Brown, City of Mandeville
Jefferson Parish CRS Users’ Group

Parish specific group; focused on continuing to improve the CRS Classes in Jefferson Parish

- Jefferson Parish (6)
- City of Gretna (8)
- City of Westwego (8)
- Town of Jean Lafitte (Not yet in CRS)
- City of Kenner (7)
- City of Harahan (8)
- City of Grand Isle (Not yet in CRS)

Point of Contact: Paula Blackwell – Jefferson Parish
Current CRS U-G Organization

BR CRS U-G: Meets the 2\textsuperscript{nd} Wednesday every month
FLOAT: Meets the 2\textsuperscript{nd} Thursday every month
JP CRS U-G: Meets the last Tuesday every month

- Rotate meetings between communities
- Meetings are 2 hours long (10a – 12p)
  - 1\textsuperscript{st} half: CRS Activity presentations & discussions
  - 2\textsuperscript{nd} half: working on PPI, walking through activities, webinars, other group-focused activities
- Lunch afterward as a group (time & schedules permitting)
  - Continuation of discussions, chance to bring up specific examples, and build relationships
Organizing a group in your area

- No criteria for organization
- Informal group
  - Good idea to have regular meeting schedule
- Someone to keep minutes
- Someone to set agendas
  - Share with group beforehand to solicit ideas
- The group decides how to proceed
  - Activity-by-activity
  - Group nominated activities – as they come into play
  - Community presentations
Questions?
Contact Information

- Maggie Olivier - maggie.olivier@uno.edu

- For more info on the CRS program, checkout www.CRSResources.org

- Follow UNO-CHART