Community Rating System

Resources for Community CRS Coordinators:
For the New and the Old

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FIMA Mitigation Directorate

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Managing Consultant to the CRS
Resources for the CRS Coordinator

Overview

• A Few HQ Highlights
• Program status – sharing with community officials
• If you’re “new”
• New documents, new tools
• On the horizon
• Your input
A Few HQ Highlights

1. FEMA Strategic Plan for 2018 - 2022
2. FIMA New Alignment with FEMA’s Resilience
3. Moonshot - Double # of Flood Insurance Policies by 2022 and CRS Activity 370
4. Resources for Community CRS Coordinators
FEMA Mission: Helping people before, during, and after disasters.

I. BUILD A CULTURE OF PREPAREDNESS
   1.1 Incentivize investments that reduce risk, including pre-disaster mitigation, and reduce disaster costs at all levels
   1.2 Close the insurance gap
   1.3 Help people prepare for disasters
   1.4 Better learn from past disasters, improve continuously, and innovate

II. READY THE NATION FOR CATASTROPHIC DISASTERS
   2.1 Organize the “BEST” (Build, Empower, Sustain, and Train) scalable and capable incident workforce
   2.2 Enhance intergovernmental coordination through FEMA Integration Teams
   2.3 Posture FEMA and the whole community to provide life-saving and life-sustaining commodities, equipment, and personnel from all available sources
   2.4 Improve continuity and resilient communications capabilities

III. REDUCE THE COMPLEXITY OF FEMA
   3.1 Streamline the disaster survivor and grantee experience
   3.2 Mature the National Disaster Recovery Framework
   3.3 Develop innovative systems and business processes that enable FEMA’s employees to rapidly and effectively deliver the agency’s mission
   3.4 Strengthen grants management, increase transparency, and improve data analytics
FEMA’s New Resilience Organization includes

- Federal Insurance and Mitigation Administration
- National Preparedness
- National Continuity Programs
- Grant Programs

Why is this important to CRS Coordinators.
FIMA’s Alignment within Resilience

Why is this important to CRS Coordinators.

- Better integrates mitigation and flood insurance into emergency management community
- Raises awareness about pre-disaster mitigation and insurance programs among emergency management professionals
- Should enhance the efforts of CRS coordinators to find support from local emergency services agencies for floodplain management and CRS initiatives
- Stay Tuned.
Community Rating System

- FEMA’s Insurance Moonshot
“More insured survivors means less disaster suffering”

- Our shared challenges
  - How do we each arrive at confidence with core flood insurance messages?
  - Who are our new Moonshot partners?
  - What are our best message avenues?
  - What are our most bold innovations?

- “CRS Activity 370 – Flood Insurance Promotion”
PIFX2 by 2022 Moonshot

“CRS Activity 370 – Flood Insurance Promotion”
- Flood Insurance Coverage Assessment (FIA)
- Coverage Improvement Plan (CP)
- Coverage Improvement Plan Implementation (CPI)
- Technical Assistance (TA)
“CRS Activity 370 – Flood Insurance Promotion”

Intended to

✓ Have communities learn about insurance gaps
✓ Drive innovative insurance promotion solutions
✓ Build partnerships with insurance professionals
✓ Improve community flood insurance literacy
✓ Result in reduced disaster suffering as a result of increased policies
Community Rating System

- 1,486 communities in the CRS as of May 2018
- 70 percent of the all NFIP policies within CRS communities
- $411 Million in total premium discounts (2017)
■ Community CRS Coordinators & officials
■ ISO/CRS Specialists
■ ISO National Office Staff
■ Consultants
■ CRS Users Groups
■ CRS Task Force Members
■ FEMA Regional Coordinators
■ FEMA Emergency Management Institute
1486 CRS Communities as of May 1, 2018
Growth of the CRS

<table>
<thead>
<tr>
<th>Year</th>
<th>CRS Communities</th>
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<tr>
<td>1991</td>
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<td>2005</td>
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<td>2010</td>
<td>1,148</td>
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<tr>
<td>2015</td>
<td>1,347</td>
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1991: 295 communities
2015: 1,347 communities

25 Years
Success with CRS

The Community Rating System is a voluntary program of the National Flood Insurance Program. Through the CRS, communities that are undertaking floodplain management activities that exceed the minimum floodplain management requirements of the NFIP earn reductions in the flood insurance premiums of their residents resulting in more affordable flood insurance.

But more than this, by applying a whole community approach to floodplain management, the CRS contributes to community resilience, increased insurance...
## Top 50 NFIP Policy Count Communities and Community Rating System (CRS) Participation

<table>
<thead>
<tr>
<th>Rank</th>
<th>CID</th>
<th>Community Name</th>
<th>Policies</th>
<th>Class</th>
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<td>Silverthorn</td>
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</table>

### Top 50 NFIP Communities
- Participating in CRS
- Not Participating in CRS

### Other NFIP Communities
- Participating at C&R/ByBox
- Not Participating


### Benefits of Joining the CRS
- Activities credited by the CRS provide direct benefits to the community, including enhanced public safety, reduction in flood damage and environmental protection.
- Residents are reminded that the community is working to protect them from flood losses.
- Public information activities will build a knowledgeable constituency interested in supporting and improving flood protection measures.
- Money stays in the community instead of being spent on insurance premiums.

### Notes:
- As of October 2017, 251 communities in Colorado participate in the National Flood Insurance Program (NFIP).
- Of these communities, 47 (19%) participate in the Community Rating System (CRS).
- Of the top 50 Colorado communities (in terms of flood insurance policies-in-force), 33 participate in the CRS.
- The remaining 17 communities present an outreach opportunity for encouraging participation in the CRS.
Community Rating System

For New Coordinators

- CRSresources.org
If you are a new CRS Coordinator

- Become familiar with the CRS’s operation, prerequisites, and credited activities
- Assemble, coordinate, and maintain the documentation
- Coordinate verification visits with the ISO/CRS Specialist
- Coordinate, coordinate, coordinate, coordinate
100 Series: Introduction

ISO/CRS Specialists and FEMA CRS Contacts

ISO/CRS Specialists are responsible for reviewing community requests for Community Rating System classification and verifying implementation of activities credited by the CRS. The name and telephone number of the ISO/CRS Specialist for a state are listed below. The ISO/CRS Specialist is an employee of Insurance Services Office, Inc. (ISO), FEMA's CRS management contractor.

General questions may be directed to:

www.CRSResources.org
(317) 848-2898
Fax: (201) 748-1936
nfipcrs@iso.com

ISO/CRS Specialists by State

Alabama – Jonathan Smith
Alaska – Marlene Jacobs
Arizona – Kerry Redente
Arkansas – Melissa Mitchell
California – (S) Paul Mason, (N) Gina Gabriel
Connecticut – Bruce Dougherty
Delaware – Joseph Mahoney
District of Columbia – Jennifer Lichtenstein
Florida – Martha M. Tracy
Georgia – Jennifer Lichtenstein
Hawaii – (S) Laura Pincus, (N) Roberta Enright
Idaho – (S) Karen M. Barragán, (N) Lisa A. Phillips
Illinois – (S) Cheryl Berg, (N) Janet Brown
Indiana – (S) Lee Ashbrook, (N) Dan Leighton
Iowa – (S) Cheryl Berg, (N) Janet Brown
Kansas – (S) Roberta Enright, (N) Laura Pincus
Kentucky – (S) Jill M. Wannemacher, (N) Henry Tomlinson
Louisiana – (S) Jennifer Lichtenstein, (N) Jennifer Lichtenstein
Maine – (S) Karen M. Barragán, (N) Lisa A. Phillips
Maryland – (S) Cheryl Berg, (N) Janet Brown
Massachusetts – (S) Cheryl Berg, (N) Janet Brown
Michigan – (S) Roberta Enright, (N) Laura Pincus
Minnesota – (S) Cheryl Berg, (N) Janet Brown
Mississippi – (S) Jennifer Lichtenstein, (N) Jennifer Lichtenstein
Missouri – (S) Cheryl Berg, (N) Janet Brown
Montana – (S) Karen M. Barragán, (N) Lisa A. Phillips
Nebraska – Melissa Mitchell
Nevada – (S) Paul Mason, (N) Gina Gabriel
New Hampshire – Eugene Kohls
New Jersey – Garrett Byma
New Mexico – Kerry Redente
New York – (S) Cheryl Berg, (N) Janet Brown
New York – (S) Cheryl Berg, (N) Janet Brown
North Carolina – (S) Jill M. Wannemacher, (N) Henry Tomlinson
North Dakota – (S) Cheryl Berg, (N) Janet Brown
Ohio – (S) Lee Ashbrook, (N) Dan Leighton
Oklahoma – (S) Roberta Enright, (N) Laura Pincus
Oregon – (S) Laura Pincus, (N) Roberta Enright
Pennsylvania – (S) Cheryl Berg, (N) Janet Brown
Rhode Island – (S) Cheryl Berg, (N) Janet Brown
South Carolina – (S) Jill M. Wannemacher, (N) Henry Tomlinson
South Dakota – (S) Cheryl Berg, (N) Janet Brown
Tennessee – (S) Jennifer Lichtenstein, (N) Jennifer Lichtenstein
Texas – Jennifer Lichtenstein
Utah – Jennifer Lichtenstein
Vermont – (S) Cheryl Berg, (N) Janet Brown
Virginia – (S) Cheryl Berg, (N) Janet Brown
Washington – (S) Laura Pincus, (N) Roberta Enright
West Virginia – (S) Cheryl Berg, (N) Janet Brown
Wisconsin – (S) Cheryl Berg, (N) Janet Brown
Wyoming – (S) Karen M. Barragán, (N) Lisa A. Phillips

FEMA CRS REGIONAL COORDINATORS

Western Regional Coordinator – (S) Cheryl Berg, (N) Janet Brown
Midwest Regional Coordinator – (S) Cheryl Berg, (N) Janet Brown
Southeastern Regional Coordinator – (S) Cheryl Berg, (N) Janet Brown
Northeastern Regional Coordinator – (S) Cheryl Berg, (N) Janet Brown
Northwestern Regional Coordinator – (S) Cheryl Berg, (N) Janet Brown
Pacific Regional Coordinator – (S) Cheryl Berg, (N) Janet Brown

SPECIALISTS BY STATE      SPECIALISTS CONTACT INFORMATION      FEMA CRS REGIONAL COORDINATORS
Community Rating System

For New Coordinators

- CRSresources.org
- Small Communities Guide
  - Focus on what you are already implementing
Community Rating System

For New and Old Coordinators

- CRSresources.org

300 Series Page
- Permit list template

400 Series Page
- Guide for Impact Adjustment Maps

500 Series
- Bulletin for HMA and 510 planning
- RLAA Guide

600 Series Page
- Checklists
## 500 Series Changes

- **Section 502 – CRS Repetitive Loss Categories**

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<tr>
<td>Category B</td>
<td>1-9</td>
<td>1-49</td>
</tr>
<tr>
<td>Category C</td>
<td>10 or More</td>
<td>50 or More</td>
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CRS Training

- **E-278 / L-278**
  - Three 4-day courses at EMI, annually
  - Field courses

- **CRS Webinar Series**
  - Introductory (3rd Tuesday)
  - Advanced (3rd Wednesday)
  - Recordings

- **Half-day to 2-day Courses**

- **Conferences**
  - Presentations and Workshops
  - One-on-One Rooms
The CRS Coordinator

- On the Horizon

- Ideas welcome!
Next:

- CRS will be back on FloodSmart (next phase)
- More attention to the Moonshots
  - Committee input and any tools are welcome!
- Development of the 2020 CRS Coordinator’s Manual
  - Committee input welcome!
Community Rating System

CRS Goals:
1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Foster comprehensive floodplain management

Other considerations:
- CRS is a voluntary program
- CRS is a rating program (actuarial)
- A community CRS rating results in a direct insurance premium discount
Proposed CRS Class 8 Prerequisite for 2020

- Why the Change
- Current CRS Prerequisites
- Recommended Class 8 Freeboard Prerequisite
- Engagement
How the Class 8 Prerequisite Came About

- Suggested change proposed to the CRS Task Force by FIMA
- Committee created
- Initially, a Class 9 prerequisite considered

Task Force 2020
Prerequisite Committee

CRS Task Force
- 2020 Prerequisite Committee Report
- Class 8 Prerequisite recommended to Task Force

FIMA
- Class 8 prerequisite recommendation being presented to FIMA
Why the Change?

- Significantly reduces flood insurance premiums (Federal Insurance Directorate)
- Addresses the uncertainty of FIRMs (Risk Management Directorate);
- Addresses inherent weaknesses with the NFIP, such as allowing fill in the flood fringe (Mitigation Directorate);
- Provides flood loss reduction (Risk Management Directorate);
- Supports basic NFIP compliance, and the higher floodplain standards initiative (Mitigation Directorate);
## CRS and Freeboard (FRB) Credit – May 2017

<table>
<thead>
<tr>
<th>FEMA Region</th>
<th>Communities Without Freeboard (FRB) Credit</th>
<th>Percentage without FRB Credit</th>
<th>Communities with FRB Credit</th>
<th>Percentage with FRB Credit</th>
<th>Total Number of Communities in CRS</th>
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<tbody>
<tr>
<td>Region 1</td>
<td>22</td>
<td>34%</td>
<td>43</td>
<td>66%</td>
<td>65</td>
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<tr>
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<td>73%</td>
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<td>1137</td>
<td>79%</td>
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2017 CRS Coordinator’s Manual Prerequisites

Class 9 (5%): Good standing with the NFIP, keep elevation certificate, etc.

Class 6 (20%): BCEGS Rating of 5/5 or better

Class 4 (30%): Freeboard throughout SFHA, natural functions, residual risk, floodplain management plan, etc.

Class 1 (45%): Warning and response credit, insurance coverage or promotion
Recommended 2020 Class 8 Prerequisite

2020 CRS Coordinator’s Manual, Section 211:

In order to be a Class 8 or better, a community must demonstrate that it has enough points to warrant the class AND meet the following two prerequisites:

(1) The community must meet all the Class 9 prerequisites.

(2) The community must adopt and enforce at least a 1-foot freeboard requirement (including equipment or mechanical items) for all residential buildings constructed, substantially improved, and/or reconstructed due to substantial damage throughout its Special Flood Hazard Area (SFHA) where base flood elevations (BFEs) have been determined on the Flood Insurance Rate Map (FIRM) or in the Flood Insurance Study (FIS), except those areas that receive open space credit under Activity 420 (Open Space Preservation).
Recommended 2020 Class 8 Prerequisite

Breakdown –

• The community must adopt and enforce **at least a 1-foot freeboard** requirement

• (including equipment or mechanical items)

• for **all residential buildings** constructed, substantially improved, and/or reconstructed due to substantial damage

• throughout its Special Flood Hazard Area (SFHA) **where base flood elevations (BFEs) have been determined** on the Flood Insurance Rate Map (FIRM) or in the Flood Insurance Study (FIS),

• except those areas that receive open space credit under Activity 420 (Open Space Preservation).
## Class 8 and Class 4 Freeboard Comparison

<table>
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<tr>
<th>Freeboard Prerequisite Component</th>
<th>Class 8 Prerequisite (in 2020)</th>
<th>Class 4 Prerequisite (in 2017 and 2020)</th>
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<td>At least 1 foot of freeboard</td>
<td>At least 1 foot of freeboard</td>
</tr>
<tr>
<td>Including freeboard for</td>
<td>Equipment or mechanical items</td>
<td>Equipment or mechanical items</td>
</tr>
<tr>
<td>Type of buildings</td>
<td>All residential buildings</td>
<td>All buildings</td>
</tr>
<tr>
<td></td>
<td>• Constructed,</td>
<td>• Constructed,</td>
</tr>
<tr>
<td></td>
<td>• Substantially improved, and/or</td>
<td>• Substantially improved, and/or</td>
</tr>
<tr>
<td></td>
<td>• Reconstructed due to substantial damage</td>
<td>• reconstructed due to substantial damage, and</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Buildings allowed to be floodproofed</td>
</tr>
<tr>
<td>Areas where freeboard required</td>
<td>Throughout the SFHA where BFEs have been determined on the FIRM or in the FIS</td>
<td>Throughout the SFHA In unnumbered A, AO, and V Zones, the community must first determine a BFE consistent with Activity 410 (Flood Hazard Mapping)</td>
</tr>
</tbody>
</table>
Impact to Communities

CRS Communities with Potential Class 9 Retrogrades if Freeboard is Not Adopted
(as of May 2017)

<table>
<thead>
<tr>
<th>FEMA Region</th>
<th>Classes 5–8 Communities without FRB Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Region 1</td>
<td>14</td>
</tr>
<tr>
<td>Region 2</td>
<td>26</td>
</tr>
<tr>
<td>Region 3</td>
<td>9</td>
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<tr>
<td>Region 4</td>
<td>98</td>
</tr>
<tr>
<td>Region 5</td>
<td>6</td>
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<tr>
<td>Region 6</td>
<td>29</td>
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<tr>
<td>Region 7</td>
<td>3</td>
</tr>
<tr>
<td>Region 8</td>
<td>12</td>
</tr>
<tr>
<td>Region 9</td>
<td>36</td>
</tr>
<tr>
<td>Region 10</td>
<td>12</td>
</tr>
<tr>
<td>National Total:</td>
<td>245</td>
</tr>
</tbody>
</table>
Recommended Class 8 Prerequisite

- First time that the CRS will announce an intended change to a future CRS Coordinator’s Manual
- Implementation would begin in April 2020 and continue until all committee receive a cycle verification visit (through 2026)
- Communities have until next cycle visit with 2020 Manual to adopt freeboard - 5 year phase-in
Summary

- Recommended Class 8 Freeboard Prerequisite
  - At least 1 foot of freeboard
  - Residential Buildings
  - In numbered Zones
- Engagement
  - All stakeholders
  - Encourage additional higher standards
  - Comments welcome
Community Rating System

2020 CRS Coordinator’s Manual
- Insurance Promotion (Activity 370)
- Freeboard Prerequisite
- Substantial Damage
- Flood risk outside the SFHA

2023 CRS Coordinator’s Manual
- What can’t be done, or get done, with 2020 Manual

Input Welcome!
http://www.fema.gov/media-library/assets/videos/91096
Resources for CRS Coordinators

- CRSresources.org
- Training
- Users Groups
- Conference ono-on-ones
- ISO/CRS Specialists
Questions?